

Radiology Residents and Fellows - Disability Insurance offer

As a Radiology resident, you are eligible to enroll for up to \$4,500 per month (\$8,500 for fellows) of *individually owned* disability insurance through the OAR insurance program. **You can enroll with NO MEDICAL, receive up to a 40% discount* and up to 8 months FREE coverage!**

HIGHLIGHTS

- ✓ Own occupation coverage
- ✓ Cost of living adjustment
- ✓ Future income option up to \$25,000/month
- ✓ 25-40% discount.
- ✓ **NO MEDICAL**
- ✓ HIV and Hepatitis B and C protection
- ✓ Conversion to long term care coverage
- ✓ Up to **8 MONTHS FREE** coverage!

WHAT DOES IT COST?

Please find below tables showing your initial monthly premium for \$2,500 or \$4,500 per month of disability insurance. Your plan includes the own occupation definition of disability, a cost of living adjustment, a future income option, HIV, HEP B&C protection, a conversion to long term care coverage and up to a 40% annual premium discount*

\$2,500 per month of coverage		
Age	Monthly Rate	
	Male	Female
20 - 25	\$35.48	\$58.79
26	\$36.85	\$63.62
27	\$37.77	\$67.17
28	\$38.83	\$69.57
29	\$40.05	\$72.17
30	\$41.45	\$74.95
31	\$43.05	\$77.99
32	\$44.77	\$81.18
33	\$47.00	\$84.49
34	\$49.55	\$87.94
35	\$52.36	\$91.54

\$4,500 per month of coverage		
Age	Monthly Rate	
	Male	Female
20 - 25	\$60.39	\$100.06
26	\$62.72	\$108.27
27	\$64.27	\$114.32
28	\$66.08	\$118.38
29	\$68.15	\$122.81
30	\$70.54	\$127.55
31	\$73.25	\$132.70
32	\$76.17	\$138.15
33	\$79.98	\$143.78
34	\$84.32	\$149.66
35	\$89.04	\$155.77

*Doctors under age 35 are eligible for a 40% discount off the initial premium; that levels off to a 25% premium reduction off the ultimate premium at a later age

Attached is the application. Please complete, sign, attach a VOID and scan back to info@levinefinancialgroup.com. If you have any questions please call 416-222-1311.