

British Columbia Doctors of Optometry (BCDO)

Non-cancellable
disability insurance program



Insurance



Plan features

- Non-cancellable to age 65; premiums and features guaranteed
- Option to extend disability coverage after age 65, provided you are working full time
- Level premiums
- Benefits payable up to age 65
- Choice of elimination periods – from 30 days to 730 days

Other built-in features

- Recovery benefits
- Presumptive disability
- Survivor benefit
- Return to work assistance
- Option to convert to long term care insurance

Comprehensive individual disability income protection with a 15-25% reduced premium for BCDO members

The Professional Series® disability insurance product from RBC Insurance® is the premier choice for salaried and fee-for-service optometrists. And now the BCDO has made this product available to its members at significantly reduced rates that are guaranteed to age 65!

Total disability

Total disability benefits are payable if, as a result of an injury or illness, you are:

- Unable to perform the important duties of your regular occupation
- Not engaged in any other gainful occupation, and
- Receiving the appropriate physician's care.

Residual and partial disability

Reduced benefits are available if you're not totally disabled but your ability to work is still impaired by an injury or sickness. You have a choice of proportionate to loss of income benefits or fixed percentage benefits.

Exclusions

No benefits are payable for:

- Disability due to an act or accident of war, whether declared or undeclared
- Normal pregnancy or childbirth (complications covered)
- Any period of incarceration

Optional coverage

- Disability in Your Occupation: Enhances your policy's definition of total disability
- Future Income Option: Guarantees future medical insurability to age 55
- Cost of living adjustment: Indexes benefits based on the Consumer Price Index while you're disabled, up to 10% compounded annually
- Retirement Protector: Helps keep your retirement savings contributions going during your period of disability
- Family Compassionate Care: Pays a benefit so you can choose to take time off work when a spouse or child is diagnosed with a terminal illness
- First day of hospitalization benefit
- Accidental death and dismemberment benefit

For more information please contact:

British Columbia Doctors of Optometry members are eligible for up to a 15% discount on the Professional Series plan, while a discount of up to 25% will be available under the Student Savings Program.