

Appendix I

AMA Disability Insurance plan – Monthly Premiums

Family Physicians using the GIB rider to increase to the first-year maximum of \$7,500/month:

Age	< 35	35-39	40-44	45-49	50-54	55-59	60-64
Female	\$113.05	166.93	231.88	256.40	347.68	346.73	373.25
Male	\$58.78	85.10	128.83	149.68	198.35	206.86	236.54

Specialist Physicians using the GIB rider to increase to the first-year maximum of \$11,000/month:

Age	< 35	35-39	40-44	45-49	50-54	55-59	60-64
Female	\$162.42	241.44	336.70	372.67	506.54	508.53	547.43
Male	\$82.83	121.43	185.56	216.14	287.53	303.39	346.93

Examples of premiums based on a straight conversion from the PARA Disability Insurance plan

PGY 2 - \$4,100/month coverage

Age	< 35	35-39	40-44	45-49	50-54	55-59	60-64
Female	\$65.09	94.54	130.05	143.45	193.35	189.54	204.04
Male	\$35.42	49.81	73.71	85.11	111.72	113.08	129.31

PGY 5 - \$5,100/month coverage

Age	< 35	35-39	40-44	45-49	50-54	55-59	60-64
Female	\$79.19	115.83	160.00	176.67	238.74	235.77	253.81
Male	\$42.29	60.19	89.92	104.10	137.20	140.66	160.85

Notes:

- **Monthly premiums are before 50% AMA Premium Credit for the first year in practice AMA members in Alberta.**
- 90-day Elimination Period.
- Rates **include** Cost of Living Adjustment and Guaranteed Insurability Benefit riders.
- Cost of Living Adjustment rider premiums are:
 - 15% of base plan premiums for under age 35
 - 20% of base plan premiums between age 35 and 54
 - 15% of base plan premiums between ages 55 and 63
- Guaranteed Insurability Benefit rider premiums are \$80/year until age 55 when the rider terminates.
- Own occupation rider is additional and costs 15% of the base plan.
- The plan is age-banded. Premiums increase as you enter each new age band.
- Please get in touch with ADIUM for details on smoker rates

