



Professional Insurance Programs
A division of WDA Insurance & Services Corp.



EXCLUSIVE LIFE AND DISABILITY BENEFITS AVAILABLE ONLY TO WDA MEMBERS

As a member of the WDA, you have access to exclusive benefits designed specifically for dental professionals including:

TERM LIFE

Term Life Insurance protects you for a specific time period or “term.” In the event of your death, a benefit is payable to your beneficiaries in the amount of coverage provided by your plan.

- Elect 1-5 times annual salary
- Maximum benefit of \$250,000
- Includes waiver of premium and accelerated/living benefit
- Includes seat belt, air bag, and repatriation benefits
- Group of 1 eligibility for Dentist and staff
- Generous guarantee issue limits for groups of 2+
- Optional Accidental Death & Dismemberment coverage

50%

OF U.S. HOUSEHOLDS
BELIEVE THEY NEED
MORE LIFE INSURANCE.¹

EPIC | SPECIALTY BENEFITS

SHORT-TERM DISABILITY (STD)

Everyday injuries and illnesses can interfere with your ability to work and impact your paycheck. Short-term Disability Insurance covers a portion of your income while you are disabled for a specified period of time.

- Maximum benefit of \$1,250 per week, not to exceed 66²/₃% of weekly earnings
- Injury benefits begin on date of disability
- Illness benefits begin on 8th or 31st day of disability
- Benefit duration to end of disability, up to 26 or 52 weeks
- Group of 1 eligibility for Dentist and staff
- Generous guarantee issue limits for groups of 2+

LONG-TERM DISABILITY (LTD)

Long-Term Disability Insurance (LTD) covers a portion of your income while you are disabled for an extended period of time. This coverage can help you avoid the financial interruption that a covered injury or illness may have on your life.

- Maximum benefit of \$10,000 per month, not to exceed 66²/₃% of monthly earnings
- Benefit duration to Social Security Normal Retirement Age (SSNRA)
- Complimentary access to Employee Assistance Program (EAP)
- Group of 1 eligibility for Dentist and staff
- Generous guarantee issue limits for groups of 4+

GROUP OFFICE OVERHEAD

Helps keep your practice viable whether you return after a disability or choose to sell your practice. Office Overhead reimburses you for business expenses and helps your practice keep its marketable value.

- Helps pay for fixed business expenses if you are totally disabled
- Elect in increments of \$100
- Maximum benefit of \$6,000
- Benefits begin on 8th day of disability
- Benefit duration is 24 months or end of total disability

NEARLY

90%

OF DISABILITIES ARE NOT WORK RELATED AND THEREFORE ARE NOT COVERED BY WORKERS' COMPENSATION.²

1 OUT OF 3

AMERICANS ENTERING THE WORKFORCE TODAY WILL BECOME DISABLED BEFORE THEY RETIRE.²

THE AVERAGE PRIVATE DENTAL PRACTICE (PER OWNER DENTIST) HAS

\$404,300

IN EXPENSES.³

For more information visit www.EPICBenefits.com/WDA

For a quote, email info@profinsprog.com

This is a general benefit summary; additional limitations and exclusions may apply, including pre-existing conditions limitations.

¹Facts About Life 2013, LIMRA International, 2013.

²Facts from LIMRA - 2014 Disability Insurance Awareness Month, 2014.

³American Dental Association, ADA Health Policy Institute, "2013 Income, Gross Billings and Expenses."