



## **Group Office Overhead Insurance** *Available to WDA Members Only*

A valuable benefit of your membership in the Wisconsin Dental Association is Group Office Overhead Insurance. This coverage provides a benefit that pays the fixed on-going monthly expenses of your dental practice while you are totally disabled. It will cover expenses such as employee salaries, rent, dues, taxes, insurance premiums, utilities, phone, and business interest.

### **The EPIC Advantage**

As a provider of choice non-medical group benefits for over 25 years, we take care of Wisconsin Dental Association members, their families, and employees by providing personalized service, flexible benefit solutions, and competitive rates. Put your trust in EPIC to take care of you.

### **Waiting Period**

Benefits begin on the 8<sup>th</sup> day of your total disability.

### **Benefit Amount**

The benefit paid will be the average of your business expenses from the 6 months prior to the date of your disability.

### **Maximum Benefit Amount**

Benefits are available in increments of \$100 up to a maximum of \$6,000.

### **Maximum Benefit Duration**

Benefits continue for a maximum of 24 months or until the end of the disability.

### **Waiver of Premium**

Benefits include a waiver of premium during disability.

### **Monthly Premium Rates Per \$100 of Monthly Benefit Amount**

Age	Premium
Under 30	\$ 1.50
30—39	\$ 1.67
40—49	\$ 2.33
50—59	\$ 3.33
60+	\$ 4.33

Evidence of Insurability is required for any new applicant or current insured who applies for increased benefits.

NOTE: This flyer is only a general outline of benefits. Please refer to the WDA policy for detailed benefit information. Coverages are subject to the terms, conditions, and provisions of the applicable EPIC insurance policy issued.