

Insurance shouldn't cost you a fortune.

Or your future.

Special Student Offer



A sickness or accident can injure your finances. Get insurance that won't.

As a medical student, you want to focus on your studies, not on protecting your finances in case of an unforeseen illness or injury. Did you know that if you take a medical leave from school, a financial institution may request repayment of your student loan? That's just one of the ways a sudden disability can impact the funds you rely on for your education, not to mention your – or your family's – future.

OMA Insurance brings you Disability and Group Life Insurance that provides financial protection for you and your loved ones in the event of your disability or death. Of course, such circumstances are the last thing you're thinking about these days. And with the right coverage, you can keep it that way.

Heightened protection, lowered premiums.

We know medical school costs are demanding. So you'll appreciate this unique offer featuring discounted disability rates, plus complimentary Life Insurance.

\$100,000 Complimentary¹ Life Insurance

Enjoy OMA Group Life Insurance as part of our Special Student Offer. While you're a medical student, receive this valuable coverage at no cost to you, including these features:

- No medical questions or tests
- No hidden fees or charges
- Automatic enhancements – coverage grows by 10% of original amount each year for 10 years

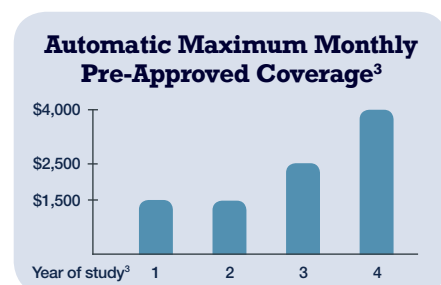
Disability Insurance with discounted rates.

With benefits that grow through your school years, this plan has several features:

Monthly Step Rates ² with 75% discount applied <small>(Using the example of under age 35, non smoker rates)</small>		
Monthly Coverage Amount	Premium Female	Premium Male
\$1,500	\$5.40	\$3.30
\$2,500	\$9.00	\$5.50

1. Discounted Disability Premiums

We understand your needs, so we've kept rates for your disability coverage extremely affordable.



2. Coverage that keeps pace with you

Your disability benefits will automatically increase as you progress through medical school and residency, from \$1,500 during your first year up to \$4,000 in your fourth year, without any medical tests or health questions asked.³

3. You're already pre-approved without medical evidence

You will not be asked to take medical tests or answer any health questions.

4. Your final year is free

OMA Insurance pays your disability premium during your final year of medical school. Your life premium also remains complimentary.

5. Worldwide Coverage

You are covered anywhere in the world.

6. Shortened Elimination Period

As a student, you may not have the benefit of substantial savings to draw on if you become disabled. That's why we reduced the time period between the onset of the disability and the time you start receiving benefits to just 60 days.

7. Non-cancellable

The insurance provider cannot cancel your OMA Group Disability Plan for any reason.

8. Total Disability Coverage

If you are unable to attend a full-time undergraduate medical school program as a result of sickness or injury, are under the regular care of a physician, and are not engaged in any other gainful occupation, you will be considered totally disabled.

9. Partial Disability Coverage

You do not have to be totally disabled to receive benefits. In the first 36 months of partial disability, you will receive 50% of your monthly benefit. After 36 months you will receive 25% of your monthly benefit.

10. Presumptive Disability Benefit

You will qualify for full benefits if you totally and irrevocably lose the power of speech, sight in both eyes, hearing in both ears or the use of both hands or both feet.

11. HIV/Hepatitis B & C Benefit

If you test positive for HIV or are determined to be a Hepatitis B or C carrier and are in an asymptomatic infectious state, you may be eligible for disability benefits even if you are not disabled as defined in the policy.

12. Survivor Benefit

If you die during a period of disability, a survivor benefit of three times the last month's disability benefit is payable to your estate.

13. Optional Cost of Living Adjustment Rider

Allows your monthly disability benefit to increase once you have been disabled for 12 consecutive months, in accordance with the Consumer Price Index, and subject to an annual maximum of 10%.

Start early, Save more.

As a student, you'll receive an automatic 75% discount on your Step Rate premium. In addition, once you've been paying premiums for two consecutive years as a student, the discount will carry through to residency and to your first two years of practice. That means by protecting yourself now, you will receive an additional 25% loyalty discount.

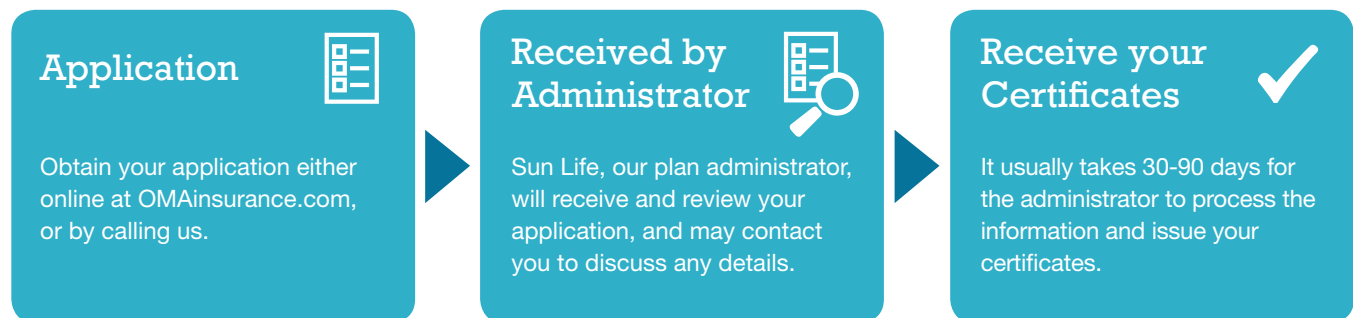
For further rate details, and to get a quote, simply contact OMA Insurance at info@omainsurance.com or 1.800.758.1641, or use the premium rate calculator at OMAinsurance.com.

Eligibility

This Student Special Offer is available exclusively to members of the OMA or an Atlantic Medical Association/ Society who reside in Canada, and are enrolled in a full-time undergraduate school or faculty of medicine program in Ontario or Atlantic provinces, or Sherbrooke University (if residing in New Brunswick).

The Application Process

With our plan administrator, we've worked to streamline the application process as much as possible, reducing the complexity and time required to arrange coverage. Here are the steps required:



At this stage, and every stage.

While medical school is demanding on your time and budget, getting Disability and Life Insurance doesn't have to be. This special offer is just one of the ways OMA makes it easy for you to have the protection you need, when you need it – today, and at every stage of your career.



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Tel: 1.800.758.1641 Fax: 1.855.432.2998 Email: info@omainsurance.com

OMAinsurance.com

¹ When you enroll in the Student Special Offer your premium is applied using Step Rates. Upon entering residency you have the option to convert to Level Rates at any time up to age 65 with medical evidence. Step Rates change according to your age band (under 35, 35, 45 and 55) at the time of the plan renewal. The level premium rates have been designed to remain level over time as you age and cannot be adjusted on an individual basis due to changes in your age or health. However, level premium rates may change from time to time on a group basis depending on the insurance costs of the group. While we cannot guarantee that rates will not be adjusted in the future, the OMA Disability Insurance Plan has a long history of stable rates. Premiums are renewable yearly and subject to applicable provincial taxes.

² Maximum monthly coverage is combined from OMA Student Disability Policy 50140 and OMA Disability Policy 17849.

³ McMaster students in year two of study are eligible for \$2,500 of disability coverage and in year three of study are eligible for \$4,000 of disability coverage. McMaster students in their final year of studies are eligible for a premium discount of 100%.

⁴ Complimentary Life Insurance is provided by the OMA. If you are already insured as a member or spouse under the OMA Life Insurance Plan, you are not eligible for the complimentary Life Insurance offer.

OMA Disability Insurance is underwritten by Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies. This fact sheet is intended for general guidance and is not a contract. The complete terms, conditions, limitations and exclusions governing the OMA Disability Insurance coverage can be found on your Certificate of Insurance and in the relevant group insurance policy 17849 and issued to the OMA by Sun Life Assurance Company of Canada.

Monthly Disability benefit payments will begin subject to Sun Life's approval of satisfactory evidence of continuing disability.

The life insurance material describes the Term Life Plus 75 Plan under Policy G-29500 in very general terms. Complete terms are governed by the group insurance policy issued by New York Life Insurance Company, Toronto, Ontario M5H 3C2.

Some conditions may apply. For more details, visit OMAinsurance.com.