



**proliability**  
powered by Mercer



**American  
Dental  
Hygienists'  
Association**

## Member Benefits



**Mercer**



As an ADHA member, you have access to various insurance coverages and services. These are offered at exclusively-priced group rates, which could save you money compared to purchasing them on your own.



### Professional Liability Insurance

A professional liability plan through **Proliability**® powered by **Mercer** giving ADHA members access to<sup>1</sup>:

- Premiums as low as \$69/year employed and \$265/year self-employed, additional discounts may apply<sup>2</sup>
- Limits up to \$1 million per incident/\$3 million annual aggregate
- Up to \$25,000 annually for HIPAA fines, penalties, and notification costs, when permissible by law
- Reimburses up to \$10,000 per incident/\$25,000 annually for legal defense for Licensing Board Hearings
- Provides up to \$10,000 annually for approved deposition assistance
- Risk management resources, including access to a Risk Management Helpline
- And so much more!



### Long-Term Care Insurance — LTCRplus<sup>SM</sup>

With LTCRplus, you can get assistance with care you may need now or in the future. Plus, it can help you save money and time, while protecting your family with access to these 4 free powerful tools:

- LTC Funding<sup>SM</sup> – Evaluate your options and help you choose the right plan for your needs
- LTC Navigation<sup>SM</sup> – Find quality care and more
- LTC CareAudit<sup>SM</sup> – Prepare for a care situation and make sure the proper care is received
- LTC Legal<sup>SM</sup> – Create legal documents (Wills, Medical Directives, etc.) related to aging



### Pet Insurance

You'll have peace of mind knowing you can care for your pet.

- Choose among three great plans to meet your needs
- Freedom to use your own vet for services
- Multiple pet discounts



### Directors' and Officers' Liability Plan

Coverage designed to protect Directors and/or Officers from liabilities resulting from decisions made on behalf of the organization.

- \$1 million per claim with Blanket Annual Aggregate of \$5 million
- Only a \$2,500 retention
- Defense costs are outside the policy limits
- Low premium of \$424 annually

Make the most of your membership.  
**Call or go online to learn more.\***

\*Includes features, costs, eligibility, renewability, reduction of benefits, limitations and exclusions.



**ADHAinsurance.com**



**1-800-503-9230**

Flip to  
the back  
for more

Make the most of your membership! Call or go online to learn more.



ADHAinsurance.com



1-800-503-9230



### Group Term Life Insurance

Coverage designed to help provide you and your family sound financial protection at specially-negotiated group rates.

- Up to \$500,000 in coverage available for members and their spouses
- Available to members and spouses under age 65
- Optional dependent coverage available

*Underwritten by New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010, on Policy Form GMR.*



### Group Accidental Death & Dismemberment Insurance

The Group Accidental Death & Dismemberment (AD&D) Insurance Plan can help provide the added financial security your loved ones may need if an accident happens to you.

- Choice of accident benefit amounts from \$50,000 up to \$500,000
- Select between two options: member only or family coverage
- Guaranteed acceptance for eligible members and dependents

*Underwritten by New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010, on Policy Form GMR.*



### Business Equipment Insurance

Protect your specialized equipment and your livelihood without breaking the bank.

- Premiums as low as \$50 annually
- Low \$100 deductible
- Replacement cost value



### Disability Income Insurance Plan<sup>3</sup>

Help safeguard your standard of living should you become totally disabled.

- Available to members and their spouse/ domestic partner under age 60
- Waiting period options of 60, 90 or 180 days
- Flexible coverage amounts from \$400 to \$6,000 a month

Make the most of your membership.

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\*Includes features, costs, eligibility, renewability, reduction of benefits, limitations and exclusions.



ADHAinsurance.com



1-800-503-9230

<sup>1</sup>Underwritten by Liberty Insurance Underwriters Inc., 175 Berkeley St., Boston, MA 02116. This literature is a summary only and does not include all terms, conditions, or exclusions for the coverage described. Please refer to the actual policy issued for complete details of coverages and exclusions.

<sup>2</sup>Actual rate may vary based on state of practice and professional designation. A premium credit of 10% is available only to individuals who satisfy the risk management requirement.

<sup>3</sup>All benefits are subject to the terms and conditions of the policy. Underwritten by Hartford Life and Accident Insurance Company, Hartford, CT 06155, and detail costs, exclusions, limitations, and terms of coverage under which the policy may be continued in force or discontinued. Disability Form Series includes GBD-1000, GBD-1200 or state equivalent.

Programs may vary and may not be available in all states.

Program Administered by Mercer Health & Benefits Administration LLC

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