

Essentials for Students

What is it?

Essentials for Students is exclusively designed & priced to help medical students who are members of the OMA or an Atlantic Medical Association/Society save on insurance.



All for the cost of one breakfast a month!⁴

- Up to \$4,500 per month Disability insurance
- \$200,000 of complimentary Group Term Life Insurance

Why you should consider it

\$160,000 average medical student debt¹

14 months is the average length of a disability claim for members²

8 out of 10 members choose OMA Insurance Solutions³

Features



75% off Disability Insurance premium that carries through until the end of medical school



Complimentary Group Term Life Insurance while in medical school



No Medical Questions or Exams⁵ if you apply as a First year Medical Student.



Portable Worldwide and automatically transitions with you into residency and practice

Start saving today!

Apply online at [OMAINsurance.com/ESS](https://www.omainsurance.com/ESS) or with an OMAI Advisor by emailing us at info@omainsurance.com



¹ Source: The Association of Faculties of Medicine of Canada 2021.

² Source: Sun Life's return to work report 2019-2020.

³ Source: OMA Insurance.

⁴ Costs may change.

⁵ At time of application.

Life Insurance is underwritten by New York Life Insurance, Canadian Chief Agency, Toronto, ON MSH 3C2 on Policy Form GMR-FACE.

The total amount of coverage available under the Existing Life Policy for those who have not submitted to medical underwriting is \$200,000. Therefore, the total amount of coverage issued to any person under the Existing Life Policy will be reduced by any other OMA life coverage that has been obtained without medical underwriting.

OMA Disability Insurance is underwritten by Sun Life Assurance Company of Canada. Sun Life Assurance Company of Canada is the insurer of this disability product and is a member of the Sun Life group of companies. For inquiries please call Sun Life's Client Care Centre at 1-800-758-1641, Monday to Friday, 8 a.m. to 8 p.m. ET, or visit www.sunlife.ca

The option to add Cost of Living Adjustment Rider exists at the time of application and as you move through your career. Our OMA program automatically adds certain riders to your coverage which you can cancel at any time. Please refer to your certificate and the policy for further details.

For complete details regarding coverage, please see the terms and conditions of Policy 140004 & G29500. If there is any conflict between this document and the wording of the policies (or the certificate), the wording of the policies will govern. A copy of the policy may be requested.

Premium rates and discounts are not guaranteed and are subject to change upon notice.

Exclusions and limitations may apply.