



# disability income insurance for medical professionals

## Protect Against the Unexpected with Disability Income Insurance

As a medical professional, you treat illnesses and injuries on a regular basis. But what if you were the patient and couldn't work? Do you have adequate disability income insurance in place? When was the last time you reviewed your current coverage?

As a mutual organization, backed with financial strength, Ameritas Life Insurance Corp. is a leading provider of disability income insurance. By putting your trust in Ameritas® you receive a wide range of benefits and services while protecting what matters most.

## We Understand What's Important to You

### Built-in Specialty Own Occupation Definition of Total Disability.

If you have limited your duties to the performance of the usual and customary functions of a specific, professionally recognized medical specialty, we will consider that specialty your occupation. You're considered disabled if you can't perform the duties of your medical specialty, provided you are working in that specialty immediately prior to disability. What does this mean? In simple terms, it means if, during the "own occupation period," you are not able to work in your own medical specialty, you are considered totally disabled. Even if you work in another job besides your specialty, you would still be considered totally disabled and full benefits would be paid. There is no stronger definition of occupational protection available anywhere in the disability industry and such protection is especially important for physicians.

### Total and Partial Disability Protection.

Total disability means you are not able to perform the main duties of your job, and partial disability (residual) means you are working in a reduced capacity (partial days or partial earnings). Most claims involve a combination of total and partial disability. Through our Enhanced Residual Disability Rider, you can satisfy the elimination period and collect a benefit without ever missing a full day of work.

### Recovery Benefit to Financially Transition Back to Work.

Our Recovery Benefit recognizes it can take time to rebuild your earnings once you're back to work full-time.

This piece can be personalized by ordering through the shopping cart.

### Representative Name

- Agency Name
- Address
- City, State, Zip
- Phone, Fax
- Email, Website

### LOGO

(Agent Name)  
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Ameritas Life Insurance Corp.  
Ameritas Life Insurance Corp. of New York

Once you recover and return to full-time work, it may take additional time for your practice to fully recover along with you. We understand this and will continue to pay you a partial monthly benefit while you rebuild your income and practice—up to your benefit duration.

## Industry-Exclusive Features\* at No Additional Cost

### **Nondisabling Injury Benefit.**

Pays you for expenses related to the treatment of injuries or repair to natural teeth—up to 50% of your basic benefit, not to exceed \$3,000 per injury. This benefit does not coordinate with, and is not reduced by, payment you may receive from medical insurance. Any time you need to seek medical care for an injury, you will be eligible for this benefit. Nondisabling Injury benefits received do not affect the Good Health Benefit.

### **Good Health Benefit.**

Pays you sooner, by reducing the elimination period two days for each year you do not receive monthly disability benefits under the policy. What does this mean to you? For example, assuming you did not receive monthly disability benefits under the policy for 10 years, after 10 years of owning the policy; your elimination period would be 20 days shorter: i.e. a standard 90-day elimination period would be reduced to just 70 days.

### **COBRA Premium Benefit.**

Reimburses you for COBRA health insurance premiums. After a certain period of time of disability, your employment status with your employer will change to a terminated employee status. Once that occurs, you will be able to continue your employer-based health insurance only if you pay the entire premium. This feature will reimburse up to \$1,000 per month for a maximum of 18 months.

## Policy Flexibility to Meet Your Personal Needs

### **Lock in your ability to increase coverage in the future.**

Over time when your salary increases, so will your need to protect your income with additional disability coverage. Adding the Future Increase Option rider

allows you to purchase additional coverage with only financial justification. This rider secures the premium rate structure (at attained age), occupational class and contract features of your original policy. Not all disability carriers provide all of these guarantees in their policies.

### **Maintain the purchasing power of your benefit while on claim.**

After the first year of your disability, the Cost of Living Adjustment rider adjusts your monthly benefit once a year. How much of an adjustment you receive depends on which rider you choose to add. You have two options: 6% compound or 3% simple interest.

### **Plan design options.**

You have the choice of a wide range of elimination and benefit periods, including to age 70 and 10-year benefit periods.

### **Policy Feature Guarantees.**

All of our policies are guaranteed to age 65, and cannot be canceled or changed (by us) as long you pay the premium. After age 65, assuming you are working at least 30 hours per week, are not on claim, and continue to pay the appropriate premium, you can continue your policy.

### **Policy Price Guarantees.**

You can select either a Noncancelable and Guaranteed Renewable (NC) or a Guaranteed Renewable (GR) policy form. NC guarantees a fixed price to age 65. GR guarantees all features and offers rate stability, but the premium could be increased for a group of occupations. However, this increase can occur only if claims experience warrants an increase; and state insurance departments approve such an increase. A GR policy can provide significant savings to you and is worth considering.

## Trust Us for Your Disability Income Insurance Needs

Your ability to earn an income is your greatest asset. Don't let an illness or injury result in uncertainty for you and your family. Instead, put worries behind and the future ahead with disability income insurance from Ameritas, a solid foundation for your financial future.

### **Ask your financial advisor about DInamic Foundation from Ameritas®.**

\*Subject to state variations and availability.

In approved states, DInamic Foundation (forms 4501NC, 4502GR and 4503NCBOE) is issued by Ameritas Life Insurance Corp. In New York, DInamic Foundation (forms 5501-NC, 5502-GR and 5503NCBOE) is issued by Ameritas Life Insurance Corp. of New York. Policy and riders may vary and may not be available in all states.

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