



# 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?

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As a mutual organization backed with financial strength, Ameritas® 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

DInamic Foundation from Ameritas is disability income insurance and it helps protect your financial foundation, going to work for you when you can't because of a sickness or injury.

We understand what is important to medical professionals which is why DInamic Foundation offers quality coverage with design flexibility so you can design coverage specific to your individual income protection needs.

### Plan design flexibility

Options are essential to building disability protection based on your unique needs. With DInamic Foundation, you have choices:

- Plan options
  1. Noncancelable and Guaranteed Renewable offers a rate guarantee to age 65.
  2. Guaranteed Renewable helps you save on the cost of insurance, but premiums are subject to change prior to age 65 (on a class basis with state approval).



Ameritas Life Insurance Corp.  
Ameritas Life Insurance Corp. of New York

- Definition of disability

1. Own Occupation: benefits are paid if you're unable to work in your own occupation due to a sickness or injury, even if you choose to work in another occupation. This is the strongest definition of disability in the industry and such protection is especially important to physicians.
2. Own Occupation and Not Working: benefits are paid if you're unable to work in your occupation due to a sickness or injury and if you're not working in another occupation.

Both definitions include built-in specialty language for physicians. This means 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.

- Riders\* can further enhance your protection. There are seven riders to choose from including:

- Residual Disability: not all disabilities are total. Sometimes you can return to work on a limited or partial basis, either working fewer hours or performing limited duties. Choose from Enhanced and Basic residual options to help supplement your earnings during a partial disability.

We've included a Recovery benefit under our Enhanced Residual rider which is payable, if you recover and return to your occupation on a full-time basis but continue to experience a loss of income (and the loss is directly related to your previous disability).

- Future Increase Option: over time when your salary increases, so will your need to protect your income with additional disability coverage. This rider helps you to plan for your future income protection needs.

- Cost of Living Adjustment: increases your total monthly benefit after one full year of disability to help offset the effects of inflation. 6% Compound and 3% Simple options available.
- Student Loan Repayment: reimburses student loan payments during a total or residual disability.

- Industry-exclusive features\* at no additional cost.

- Nondisabling Injury Benefit: if you suffer an injury that does not disable you but requires medical or dental treatment, this feature reimburses the cost of that treatment, up to one-half of your base monthly benefit, not to exceed \$3,000 per injury.
- Good Health Benefit: waives two days from the elimination period for each consecutive year you don't receive monthly disability benefits under your policy. However, your elimination period will not be reduced to less than 30 days.
- COBRA Premium Benefit: if you lose your employment due to your disability, this feature will reimburse the cost of COBRA premiums (individual or family) up to \$1,000 per month for a maximum of 18 months, so you can continue your medical insurance.

## Trust us for your disability income insurance needs

Your ability to earn an income is your greatest asset. Don't let a sickness 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 Dlnamic Foundation from Ameritas.**



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\*Subject to state variations and availability.

In approved states, Dlnamic Foundation (forms 4501NC, 4502GR and 4503NCBOE) is issued by Ameritas Life Insurance Corp. In New York, Dlnamic 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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