



own occupation definition of total disability

For Medical Specialties

Protect Against the Unexpected with Disability Income Insurance

As a medical specialist, you see illnesses and injuries on a regular basis. But what if you couldn't work? Do you have adequate disability income insurance in place?

By putting your trust in Ameritas® you receive a wide range of benefits and services while protecting what matters most. We'll show you how to receive a wide range of benefits important for medical specialists.

An Own Occupation definition of total disability focuses on your medical specialty. As outlined in your DI insurance policy, "Your occupation means the occupation or occupations that you were engaged in, based on the duties you were performing for wage or profit, at the time disability began."

Your policy also goes on to state that "if you are a physician or dentist and have limited your duties to the performance of the usual and customary functions of a specific, professionally recognized medical or dental specialty, we will consider that specialty your occupation."

This means if you are not able to work in your own specialty, due to sickness or injury, but you can work in some other occupation or specialty, you will still be eligible to receive benefits during the own occupation period stated in your policy. If, during the own occupation period, you choose to work in another occupation or specialty, you will still be considered totally disabled and be eligible for total disability benefits. This applies to all policies that contain an Own Occupation definition of total disability, but does not apply if your policy contains an Own Occupation and Not Working definition of total disability. If your policy has an Own Occupation and Not Working definition and you choose not to work in another occupation or specialty, even if you are able to, you will still be considered totally disabled and be eligible for total disability benefits.

This enhanced language also applies to any Future Increase Option (FIO) Rider benefits issued on subsequent dates under a different policy number.

Please understand that this brochure does not alter the actual policy terms and conditions. Actual determination and payment of benefits will be made in accordance with the provisions of your policy.



How It Works

Here are two examples explaining how the Medical Specialty Own Occupation definition of total disability may work in your true Own Occupation policy.

Example One:

A surgeon becomes disabled due to a back problem that prevents him from standing for any length of time, thus he is not able to perform surgeries, which was a material and substantial duty of his job prior to the disability. The surgeon, who is unable to perform surgery due to the disability, then elects to become the medical director of a local insurance company. The surgeon would be entitled to collect the full disability benefit under his DI policy in addition to receiving the income from the medical director position.

Example Two:

A dentist has a medical condition that results in uncontrollable hand tremors which prevent her from performing the material and substantial duties of her occupation. She then elects to teach at a local dental college. In this example the dentist would be entitled to receive the full disability benefit under her DI policy in addition to receiving the income from the teaching position.

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. 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®.



In approved states, Disability Income insurance (forms 4501NC, 4501NC CA, 4502GR, 4502GR CA, 4502GR RES CA, 4503BOE and 4503BOE CA) is issued by Ameritas Life Insurance Corp. located at 5900 O Street, Lincoln, NE 68510.

This information is provided by Ameritas®, which is a marketing name for subsidiaries of Ameritas Mutual Holding Company, including, but not limited to, Ameritas Life Insurance Corp., Ameritas Life Insurance Corp. of New York and Ameritas Investment Corp., member FINRA/SIPC. Ameritas Life Insurance Corp. is not licensed in New York. Each company is solely responsible for its own financial condition and contractual obligations. For more information about Ameritas®, visit ameritas.com.

Ameritas® and the bison design are registered service marks of Ameritas Life Insurance Corp. Fulfilling life® is a registered service mark of affiliate Ameritas Holding Company.

© 2013 Ameritas Mutual Holding Company