



# disability income claims guidelines for medical and dental practitioners

## Protect Against Loss of Income Due to Certain Medical Diagnoses

As a medical professional, you treat illnesses and injuries on a regular basis. But what if you were diagnosed with Hepatitis C or HIV and suffered a loss of income resulting not from physical or mental impairments, but from regulatory restrictions or disclosure requirements?

Because of these circumstances, Ameritas Life Insurance Corp. offers special disability claims guidelines for medical and dental practitioners. As a mutual organization, backed with financial strength, Ameritas Life Insurance Corp. is a leading provider of disability income insurance.

**Kim Ketchum**  
**Ketchum & Company**  
**3608 West Friendly Avenue, Suite 107**  
**Greensboro, NC 27410**  
**Phone: 336-279-8877**  
**[kim@ketchumcompany.com](mailto:kim@ketchumcompany.com)**

Ketchum & Company is not an affiliate of Ameritas.

By putting your trust in Ameritas® you receive a wide range of benefits and services while protecting what matters most.

In today's society our lives are affected by many complex and challenging circumstances. At Ameritas®, we recognize these challenges. And, to maximize the security we offer our customers, we are continuously enhancing our portfolio of products and adding new, innovative financial protection plans.

Our Disability Income (DI) insurance policy offers a unique combination of features that provide medical and dental practitioners with the flexibility they seek when designing their personal income protection policies.

Medical professionals should be aware of regulatory restrictions or disclosure requirements mandated for practitioners who are diagnosed with Hepatitis C or are HIV positive. As a result of these mandates, a positive HIV or Hepatitis C diagnosis could mean a loss of income resulting from restrictions on their practice or complying with requirements to disclose their HIV/Hepatitis C status to patients.

## Guidelines for Disability Claims

Because of these circumstances, Ameritas® currently considers disability claims for medical and dental practitioners according to the guidelines on the following page.



### You need to know...

Ameritas® DI insurance policies define “disability” to be either a physical or mental impairment that, in and of itself, prevents the insured from working in his/her occupation. Because a person may be HIV/Hepatitis C infected but free from any disabling symptoms, the Company would not consider the person to be disabled solely based on the HIV positive/Hepatitis C diagnosis or by the disclosure of that diagnosis to others.

However, if a medical or dental practitioner diagnosed HIV or Hepatitis C positive is prevented from performing certain exposure-prone procedures by a state law or by a legally constituted regulatory authority (for example, a licensing body or hospital medical staff acting under authority from its board of directors), the claim will be administered within the total disability or residual disability (if elected) provisions of the policy.

If, due to physical or mental impairment, the insured satisfies the definition of disability, the claim will be administered within the total disability or residual disability (if elected) provisions of the policy.

### Required to disclose...

If a medical or dental practitioner diagnosed HIV or Hepatitis C positive continues to work but suffers loss of income due to a legal requirement to disclose his/her HIV/Hepatitis C status to patients, the claim will be administered within the residual provisions of the policy. If a residual benefit is not included in the policy, the claim cannot be considered under the “required to disclose” guideline and will not be payable on that basis.

### Other factors...

Voluntary withdrawal from practice (whether complete or partial) does not fall within the policy definitions of disability.

We will request acceptable documentation supporting the HIV/Hepatitis C status; the presence of laws, regulations or directives that were in effect immediately prior to disability; and any loss of income the insured suffers by adhering to such laws, regulations or directives.

Our position on disability claims as described in this brochure is based on the current state of medical technology for the treatment of people diagnosed HIV/Hepatitis C positive. **To reflect the frequent and sudden changes that may occur in this technology, we may modify our position on this issue without notice.**



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](http://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