



disability income insurance

For Professionals in Residency, Fellowship or Entering Practice

Protect Against the Unexpected

As you enter the medical field, 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 understand what is important to you as a Medical Professional. That's why we offer a Specialty Own Occupation definition of Total Disability, for the length of the benefit period, to protect you in the event of a disability that prevents you from working in your own professionally-recognized specialty.

You will be considered totally disabled, even if you can work in another occupation or a different specialty. This is the strongest definition of occupational protection available anywhere in the industry, and such protection is especially important for physicians.

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

Ketchum & Company is not an affiliate of Ameritas.

DI 1487 VF 12-13

Benefit Packages

We offer special limits and benefits packages that are tailored to your declared specialty. These packages offer you a base monthly benefit, future insurability protection via our Future Increase Option (FIO) Rider, and Catastrophic Disability (CAT)* benefits.

With your Ameritas DI policy, you're guaranteed that all future benefit increases under the FIO Rider will include the original policy definitions, riders, pricing and discounts. Premiums will be based on attained age at the time of increase.

We also offer these 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 the base benefit, not to exceed \$3,000 per injury. This benefit does not coordinate with, nor is reduced by, payments you may receive from medical insurance.
- **Good Health Benefit.** Allows benefits to become payable sooner by reducing the elimination period two days for each year you do not receive any monthly disability benefits under the policy. In no case will the elimination period be reduced to less than 30 days.
- **COBRA Premium Benefit.** Reimburses you for COBRA health insurance premiums when you are receiving disability benefits under the policy, become unemployed due to disability and elect to continue your employer-based health insurance. Pays up to \$1,000 per month for a maximum of 18 months.

* Subject to state variations.

Ameritas 
fulfilling life.

Residents/Fellows*

As a resident or fellow, you are eligible for the following benefits, regardless of any group LTD coverage you may have in force through your program.

	Monthly Benefit		FIO Rider		CAT Rider**
Physicians/Osteopaths	\$5,000	+	\$10,000	+	\$5,000
Dentists/Dental Specialties	\$4,000	+	\$11,000	+	\$4,000
Veterinarians	\$3,000	+	\$9,000	+	\$3,000
Pharmacists	\$2,500	+	\$7,500	+	\$2,500
CRNAs	\$2,000	+	\$6,000	+	\$2,000

* If you are within the last six months of your residency/fellowship program, you may use the following limits for Professionals Entering Practice.

** Not available in all states.

Professionals Entering Practice*

The following professionals, who are just entering practice, qualify for the following benefits, less any disability benefits (group LTD or Individual DI) in force.

	Monthly Benefit		FIO Rider		CAT Rider**
Physicians/Osteopaths	\$7,500	+	\$7,500	+	\$7,500
Oral Surgeons/Dental Specialties	\$6,000	+	\$9,000	+	\$6,000
General Dentists	\$5,000	+	\$10,000	+	\$5,000
Nurse Practitioners, Physician Assistants, Pharmacists and Veterinarians	\$4,000	+	\$11,000	+	\$4,000
CRNAs	\$3,000	+	\$9,000	+	\$3,000

* Professionals entering practice are defined as those who are within two years post graduation from an appropriately accredited institution.

** Not available in all states.

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. Policy and riders may vary and may not be available in all states.

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