



# Medical Market Summary

DInamic Foundation

## Occupational classes & definitions

Choice of Own Occ or Own Occ and Not Working*	6M	Allergists** Critical Care Physicians Dermatologists** Endocrinologists** Family/General Practice Physicians** Gastroenterologists Genetic Physicians**	Hematologists** Hemoncologists** Hospitalists Internal Medicine Physicians** Neonatologists** Nephrologists** Neurologists** Oncologists**	Ophthalmologists** Optometrists (6A) Pathologists** Pediatricians** Pharmacists (6A) Proctologists Psychiatrists**	Psychologists (PhD)** Pulmonary Specialists Radiologists** Rheumatologists** Sports Medicine Physicians (no surgical duties) Veterinarians (small animal - 6A)
	5M	Audiologists (5A) Cardiologists (invasive) Coroners (MD or DO) Neurosurgeons Nurse Practitioners (degreed)	Orthopedic Surgeons Osteopaths Otolaryngologists (ENT) Pain Medicine Physicians Physiatrists	Physical Med & Rehab Physician Assistants Psychologists (Masters) Sports Medicine Physicians (with surgical duties)	Urologists Vascular Surgeons (non-cardiac procedures only)
	<b>Dental Specialties:</b> Endodontists - Orthodontists - Pediatric Dentists - Periodontists - Prosthodontists				
5yr Own Occ, then Not Working*	4M	Anesthesiologists	Dentistry: General - Oral & Maxillofacial Surgeons	ER Physicians OB/GYNs	Surgeons Veterinarians (large animal - 4A)
	3M	CRNAs Medical Assistants	Medical Technicians	RNs (supervisory only)	Veterinarian Technician (3A)

\* Definitions of total disability include specialty language for physicians and dentists.

\*\* Eligible for Preferred Occupations Premium. **Note:** Vascular/Interventional Radiologists and Surgical Oncologists are not eligible.

## Determining occupational class

- Board Certification/Medical Specialty is used to determine the occupational class.
- Amount of invasive duties does not impact or change the occupational class.
- If Board Certification has the words "Surgery" or "Surgeon," use 4M occupational class (unless noted otherwise).

## Maximum issue & participation limits

	Issue Ages	Maximum Issue	Participation with Other Individual DI	Participation with Group LTD
6M, 5M, 4M (except general dentists)	18-55	\$20,000		
	56-60	\$15,000 <sup>1</sup>	\$30,000	\$35,000
4M (general dentists)	18-60	\$15,000 <sup>1</sup>	\$25,000	\$30,000

<sup>1</sup> \$16,000 if premiums are employer-paid.



## Business overhead expense

	Max Benefit Period	Max Benefit	Max Substitute Salary Expense* Benefit
Physicians (MDs & DOs) and Dentists	12 months	\$50,000	\$25,000
	18 months	\$40,000	\$20,000
	24 months	\$30,000	\$15,000

\*The lesser of 50% of the maximum monthly benefit or 100% of the insured's monthly earned income at time of issue.

## Students, residents & professionals entering practice

	Max Base Benefit	Max FIO Benefit	Max CAT Benefit
<b>Medical/Dental Students</b>			
Sr. Optometry Students	\$3,000	\$9,000	\$3,000
4th year Medical Students	\$2,500	\$7,500	\$2,500
Sr. Dental & Sr. Veterinary Students	\$2,500	\$7,500	\$2,500
Pharmacy Students	\$2,000	\$6,000	\$2,000
3rd year Medical Students	\$1,500	\$4,500	\$1,500
<b>*Medical/Dental Residents or Fellows</b>			
Physicians and Osteopaths	\$6,000	\$14,000	\$6,000
Dentists	\$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
<b>*Entering Practice Limits<sup>1</sup></b>			
Physicians and Osteopaths	\$7,500	\$12,500	\$7,500
Oral Surgeons & Dental Specialists (Endo; Perio; Prosthodontics; & Orthodontists)	\$6,000	\$14,000	\$6,000
General Dentists	\$5,000	\$10,000	\$5,000
Nurse Practitioners, Optometrists, Pharmacists, Phys. Assistants & Veterinarians	\$4,000	\$12,000	\$4,000
CRNAs	\$3,000	\$9,000	\$3,000

<sup>1</sup> Defined as those who are within two years post graduation from an appropriately accredited institution.

- \*Note**
- When professionals are in their last six months of residency/fellowship, entering practice limits may be used.
  - Group LTD provided by residency program may be ignored when using residency limits above.

## Business overhead expense – entering practice

	Max Benefit
Dentists, Optometrists, Physicians and Veterinarians	\$10,000 (to include base benefit, Substitute Salary Expense and Business Loan Repayment Rider)



Certain provisions may vary by state.

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

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., 5900 O Street, Lincoln, Nebraska 68510 and Ameritas Life Insurance Corp. of New York, (licensed in New York) 1350 Broadway, Suite 2201, New York, New York 10018. 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.

© 2020 Ameritas Mutual Holding Company

For producer use only. Not for use with clients.