



DISABILITY INCOME INSURANCE

For Medical Personnel

Disability insurance can help preserve your standard of living and help ensure your future. It goes to work when you can't.

For more information contact:

What is your greatest asset: Your home? Your Career? They are both vital to your lifestyle, and they are the result of your most valuable asset – your ability to earn an income. If you become too sick or hurt to work, what would happen to everything you have worked so hard to build for yourself, your family and your future?

Medical Personnel

Individual Disability Income:

- Up to \$15,000* maximum monthly benefit available.
- Own Occupation definition for the entire benefit period. (based on age, state of residence and occupational class)
- Residual Disability Rider requires 20% loss of income and a loss of time or duties. Includes a built-in Recovery Benefit that is payable up to the maximum benefit period.
- Future Increase Option (FIO) Rider permits you to purchase additional coverage with only financial evidence of insurability.
- Catastrophic Disability (CAT) Rider** – Provides up to 100% replacement of gross income, net of business expenses if you are unable to perform two or more of the six Activities of Daily Living without standby assistance or if you are cognitively impaired. (This benefit is over and above our Issue and Participation Limits.)

- Medical Specialty letters available for all AMA approved specialties.
- Premiums are guaranteed not to increase for the entire coverage period.
- Contracts are portable.

* 4A Occupational Class - \$15,000 Maximum Issue Limit, \$15,000 Maximum Individual Participation Limit (\$20,000 with Group LTD)

3AP/3A Occupational Class - \$10,000 Maximum Issue Limit, \$15,000 Maximum Individual Participation Limit (\$20,000 with Group LTD)

CA residents have a Maximum Issue Limit of \$10,000 and Maximum Participation Limit of \$15,000.

** Not available in CT and TX.

Disability Overhead Expense:

- Maximum Issue and Participation Limits up to \$30,000.***
- All medical specialties qualify for a 5AP (Union Central's top Occ Class) for Disability Overhead Expense, resulting in our lowest premiums.
- Substitute Salary Expense Rider helps pay the expenses incurred to employ another person to perform the duties you would otherwise perform had you not become disabled.

*** DOE Issue and Participation Limits apply in CA: 5AP Occupational Class - \$20,000 Issue and \$25,000 Participation Limits