

# Features of Your Disability Income Insurance Policy

Exclusively for Residents and Fellows of The University of Texas  
M.D. Anderson Cancer Center

This summary captures the policy features of the Ameritas DInamic Cornerstone® product. Please refer to your policy for the full policy provisions.

## Features

- All residents and fellows (house staff) apply at enrollment/ orientation for disability income protection for \$1,000 of monthly benefit with a Benefit Increase rider on a Guaranteed Standard Issue basis\*. If approved, a policy is issued without any ratings or exclusions.
- The base monthly benefit plus the Benefit Increase rider may not exceed \$15,000.
- Any policy issued to house staff is fully portable to all states without the requirement of maintaining a Texas license or medical association membership.
- Policies are issued with a permanent 25% discount.
- Coverage provides a 90-day elimination period and a maximum benefit period to age 65. Some exclusions and limitations apply, as shown in the policy.
- The policy will cover mental, nervous, drug and alcohol claims like any other sickness for most occupation classes up to the full benefit period\*\*.
- The maximum amount of base coverage (base plus a Benefit Increase rider) you are eligible for during training is \$7,500 including individual coverage from all sources. Within six months of completing your training, the \$7,500 maximum increases to \$8,500.

\* Excludes general dentists and specialty dentists. Oral surgeons are included.

\*\* Two-year MNDA limitation for 4P occ classes include anesthesia, emergency medicine and OBGYN. One-year MNDA limitation per occurrence for TX.

## Policy type and benefits

**Noncancelable to age 65:** Until you reach age 65, your policy cannot be canceled, premiums cannot be increased, and restrictions cannot be added, as long as you continue paying premiums as due.

**Own Occupation for the length of the benefit period definition of disability:** Total disability or totally disabled means that, solely due to a sickness or injury, you are not able to perform the material and substantial duties of your occupation. All AMA board specialties are recognized.

**Conditionally Renewable for Life:** You may renew this policy on each policy anniversary after age 65 for life, if you are actively working at least 30 hours each week, you are not receiving a benefit under this policy or any attached rider, and the policy is in force with no premiums in default.

**Benefit Advancement:** If you suffer an injury that does not disable you but requires medical or dental treatment, this feature advances you \$500 of your base monthly benefit. Requires supporting documentation.

**Presumptive Total Disability:** You will be considered totally disabled if you sustain the complete loss of hearing in both ears, sight in both eyes, speech or the use of any two limbs, even if you are able to work in an occupation. The elimination period is waived and benefits are payable as long as the loss continues.

**DInamic Cornerstone, the cornerstone  
for your financial well-being.**



**Rehabilitation Program:** You can participate in an occupational rehabilitation program without being considered “recovered” from your disability. Moreover, if we approve the program, we will pay for the reasonable expense of the program, subject to our mutual agreement in writing.

**Survivor Benefit:** Should you die after satisfying the elimination period and while monthly disability benefits are being paid under the policy, we will pay an additional three months of benefits to your estate.

**Surgical Transplant Benefit:** If you become totally disabled as a result of being a transplant donor, benefits will be payable provided the transplant occurs after the issue date of your policy and the elimination period is satisfied.

**Good Health Benefit:** For every consecutive policy year you complete without receiving monthly benefits under the policy, we will reduce the elimination period shown on the schedule page by two days. In no case will the elimination period be reduced to less than 30 days.

**COBRA Premium Benefit:** If you lose your employment due to your disability, this feature will reimburse the cost of COBRA premiums (individual or family) up to \$1,000 per month for a maximum of 18 months, so that you can continue your medical insurance. Reimbursement is also available if continuing your employer-group medical plan under the provisions of a state continuation plan. We will not pay more than 100% of the COBRA premium expense incurred monthly, under all policies.

## Riders

**Enhanced Plus Residual Disability:** Sometimes a disability can leave you working on a limited or partial basis, either working fewer hours or performing limited duties. Both may leave you with a loss of income. This benefit is payable if you suffer a partial disability resulting in at least a 15% loss of income. It also includes a **Recovery Benefit**—that is payable if you recover and return to your occupation on a full-time basis but continue to experience a loss of income (and the loss is directly related to your previous disability).

**Cost of Living Adjustment Rider (3% Compound):** To help your insurance benefits keep pace with inflation during a disability, this rider will adjust your monthly benefit based on the Consumer Price Index once a year, up to a maximum of 3% compounded annually. The adjustments begin after the first year of your disability.

**Benefit Increase Rider:** This rider allows you to plan for your future income protection needs. Over time when your salary increases, you can purchase additional coverage with only financial justification – no medical requirements necessary. This rider secures the premium rate structure (at attained age), occupational class and contract features of the original policy. The base monthly benefit plus the Benefit Increase rider may not exceed \$15,000.



### Physician's Resource Services

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