

Albany Medical College  
Graduate Medical Education

# Individual Income Protection for Residents & Fellows

Guaranteed Standard Issue Program



## The right question to ask about disability income insurance. And the right time to ask it.

You're probably so busy in your residency or fellowship program that you may not think about disability income insurance. If something did happen you'd be asking, **"What now?"** Then it would be too late to do anything about it.

The right question is, **"What if?"** What if an illness or injury prevented you from earning an income? The time to ask that question is now, while you can do something about it.

### Ameritas has the answer

Dynamic Foundation from Ameritas is disability income insurance and it provides a solid foundation for your financial future. If you become disabled due to a sickness or injury, it pays you which can help pay your expenses.

### Unique Opportunity for Medical Residents and Fellows

	Monthly Benefit
Anytime during your residency or fellowship, you can purchase a policy with a monthly benefit up to \$6,000 and a Future Increase Option (FIO) rider – without providing financial documentation or completing a medical exam.	up to \$6,000* and \$4,000 FIO
If you are within six months of completing your training and planning to enter practice, you can increase your coverage, or apply for an initial policy with a monthly benefit up to \$7,500* and a \$7,500 FIO rider. No financial documentation or medical exam required.	up to \$7,500* and \$7,500 FIO
If you have secured an employment contract and are within 180 days of your start date, you may qualify for a monthly benefit up to \$15,000. No medical exam required.	up to \$15,000*

\*Maximum benefit amount varies for specialty dental residents.

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Ameritas Life Insurance Corp.  
Ameritas Life Insurance Corp. of New York

## Important features\*\* of your base plan

At Ameritas, we understand the unique insurance needs of medical professionals. Your plan provides many important features, several are at no additional cost to you.

### Definition of Disability

The definition of disability determines whether benefits are payable in any specific instance. With an Own Occupation definition of disability, benefits are paid if you are unable to work in your own occupation due to a sickness or injury, even if you choose to work in another occupation.

### Enhanced Residual

Not all disabilities are total. Sometimes you can return to work on a limited or partial basis, either working less hours or performing limited duties. This rider pays a percentage of the monthly benefit if your disability results in a 15% loss of earnings.

### Nondisabling Injury Benefit

If you suffer an injury that does not disable you but requires medical or dental treatment, this feature reimburses the cost of that treatment, up to one-half of your base benefit but not to exceed \$3,000 per injury.

### 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 total of 18 months, so that you can continue your medical insurance.

## Add riders\*\* to meet your individual needs

An illness or injury not only can affect your income, it can cost a lot in medical bills. Optional riders offer additional benefits for specific situations. Depending on the plan design of your GME program, riders may include:

### Cost of Living Adjustment Rider

Inflation has an adverse effect on buying power, particularly over a long period of time. This rider helps your disability insurance benefits keep pace with inflation.

### Catastrophic Disability Rider

Severe disabilities may create a need for additional care and/or assistance, resulting in significant expenses. This rider provides an additional monthly benefit if due to your sickness or injury you are unable to perform two of the six activities of daily living (dressing, eating, bathing, transferring, toileting and continence).

### Student Loan Repayment Rider

You've invested a lot of time and hard work into your education. This rider provides an additional benefit to reimburse your student loan payments during a total or partial disability.

\*\*Subject to state availability and variations.



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