Kettering Health
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 what would happen if you were unable to work due to an illness or injury. How would you continue to pay your expenses?

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

DInamic Cornerstone® is disability income insurance which helps replace your income. If you're unable to work due to an illness or injury, it pays you so you can pay medical bills or other expenses.

Unique Opportunity for Medical Residents and Fellows

	Monthly Benefit
Anytime during your residency or fellowship, you can purchase a policy with a Benefit Increase rider – without providing financial documentation or completing a medical exam.	Up to $6,000
Within six months of completing your training, you can increase your coverage, or apply for an initial policy with a Benefit Increase rider. No financial documentation or medical exam required.	Up to $7,500
If you have secured an employment contract and are within six months of your start date, you may qualify for a higher monthly benefit. No medical exam required.	Up to $15,000

*Maximum benefit amount varies for specialty dental residents.

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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 Plus Residual Disability

Not all disabilities render you totally disabled. Some may allow you to continue working, but on a limited or partial basis—either working fewer hours or performing limited duties. This rider is payable if you suffer a partial disability that results in at least a 15% loss of income. The benefit is proportionate to your loss of income.

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.

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.

Good Health Benefit

Reduces the elimination period by two days for each consecutive year you don't receive monthly disability benefits under your policy. Note, the elimination period will not reduce to less than 30 days.

Benefit Increase Rider

Every three years, you have the opportunity to increase coverage with only financial evidence of insurability. This rider also guarantees the rate structure, occupational class and contract features of the original policy.

Cost of Living Adjustment Rider, 3% Compound

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.

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 program, riders may include:

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).

Lump Sum Savings Rider

Retirement savings contributions are likely to reduce or even stop during a period of disability. This rider provides additional protection so you can continue saving for retirement.

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.

Let's connect to discuss your options.

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In approved states, DInamic Cornerstone Income Protection® (forms 4601NC and 4602GR) is issued by Ameritas Life Insurance Corp. Policy and riders may vary and may not be available in all states.

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