



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**	Hemoncologists** Hematologists** 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)
	4M	Anesthesiologists	Dentistry: General - Oral & Maxillofacial Surgeons	ER Physicians OB/GYNs	Surgeons Veterinarians (large animal - 4A)
5yr Own Occ, then Not Working*	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

	Maximum Issue	Participation with Other Individual DI	Participation with Group LTD
6M, 5M, 4M	\$15,000 ¹	\$25,000	\$30,000
3M	\$10,000	\$15,000	\$20,000

¹ \$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
Medical/Dental Students			
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
*Medical/Dental Residents or Fellows			
Physicians and Osteopaths	\$6,000	\$9,000	\$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
*Entering Practice Limits¹			
Physicians and Osteopaths	\$7,500	\$7,500	\$7,500
Oral Surgeons & Dental Specialists (Endo; Perio; Prostho; & Orthodontists)	\$6,000	\$9,000	\$6,000
General Dentists	\$5,000	\$10,000	\$5,000
Nurse Practitioners, Optometrists, Pharmacists, Phys. Assistants & Veterinarians	\$4,000	\$11,000	\$4,000
CRNAs	\$3,000	\$9,000	\$3,000

¹ Defined as those who are within two years post graduation from an appropriately accredited institution

- *Note**
1. When professionals are in their last six months of residency/fellowship, entering practice limits may be used.
 2. 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.

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