

AMA-recognized medical specialties and occupational classes

Your medical professional prospects already understand the need for disability income protection; help them understand the advantages of getting their coverage with Ameritas.

American Medical Association (AMA)

We recognize AMA specialties and many of them are available in our top two medical occupation classes, 6M and 5M.

Own Occupation Definition of Total Disability

We offer the strongest definition of occupational protection found in the disability industry. We consider your clients disabled, if they can't perform the duties of their AMA-certified specialty (provided they are working in that specialty immediately prior to disability) even if, they work in another occupation.

Cost Saving Opportunities

- Medical and Dental Intern/Resident Discount
 - A 20% discount, must be able to ensure three approved lives, from sex-distinct pricing, must attend same college or university.
 - Available for medical (6M-4M) and dental (5M) intern and residency programs
 - Note, 10% is the maximum discount available for 4M general dentists.

- Preferred Occupations Premium (POP)*
 - A 10% reduction available on specific medical occupations for occupational class, 6M.
 - Can be combined with other discounts such as association and multi-life discounts.
 - Requires the use of the EZ Application process and is available on the professions listed in the table marked with an asterisk.
- Female Rate Reduction*
 - A 10% reduction on female rates for medical professions with occupational classes, 6M-4M.
 - Available on Noncancelable and Guaranteed Renewable and Guaranteed Renewable disability income contracts.

*Subject to state approval

Dnamic Foundation offers flexibility to meet the disability insurance needs of medical professionals. The policy can be built around benefit or premiums.



| AMA Specialty | Occ Class |
|--|-----------|
| ALLERGY/IMMUNOLOGY | |
| Allergy | 6M* |
| Allergy/Immunology | 5M |
| Clinic Lab Immunology & Allergy | 5M |
| Immunology | 5M |
| ANESTHESIOLOGY | |
| Anesthesiology | 4M |
| Critical Care Medicine | 4M |
| Pain Management | 4M |
| CARDIOLOGY | |
| Cardiac Electrophysiology | 5M |
| Cardiovascular Diseases | 5M |
| Interventional Cardiology | 5M |
| Nuclear Cardiology | 6M |
| Pediatric Cardiology | 5M |
| DERMATOLOGY | |
| Clinical & Lab Derm Immunology | 6M |
| Dermatology | 6M |
| Dermatopathology | 6M |
| Pediatric Dermatology | 6M |
| EMERGENCY MEDICINE | |
| Emergency Medicine | 4M |
| Medical Toxicology | 4M |
| Pediatric Emergency Medicine | 4M |
| Sports Medicine - EM | 4M |
| ENDOCRINOLOGY/DIABETES/METABOLISM | |
| Diabetes | 6M |
| Endocrinology | 6M* |
| FAMILY/GENERAL PRACTICE | |
| Adolescent Medicine | 6M |
| Family Practice | 6M* |
| General Practice | 6M* |
| Sports Medicine - FP | 6M |
| GERIATRICS | |
| Geriatric Medicine - FP | 6M |
| Geriatric Medicine - IM | 6M |
| Geriatric Psychiatry | 6M |
| INTERNAL MEDICINE | |
| Adolescent Medicine | 6M |
| Clinical/Laboratory Immunology | 5M |
| Critical Care Medicine | 6M |
| Gastroenterology | 6M |
| Hematology | 6M* |
| Hepatology | 5M |
| IM/Pediatrics | 6M* |
| Infectious Disease | 5M |
| Internal Medicine | 6M* |
| Nephrology | 6M* |
| Nutrition | 5M |
| Proctology | 6M |
| Pulmonary Critical Care Medicine | 6M |
| Pulmonary Disease | 6M |

| AMA Specialty | Occ Class |
|------------------------------------|-----------|
| Rheumatology | 6M* |
| Sports Medicine - IM | 5M |
| Vascular Medicine | 5M |
| MEDICAL GENETICS | |
| Clinical Biochemical Genetics | 6M |
| Clinical Cytogenetics | 6M |
| Clinical Genetics | 6M* |
| Clinical Molecular Genetics | 6M |
| Medical Genetics | 6M |
| Molecular Genetic Pathology | 6M |
| NEUROLOGICAL SURGERY | |
| Neurological Surgery | 5M |
| Pediatric Surgery - Neurological | 5M |
| NEUROLOGY | |
| Child Neurology | 6M |
| Clinical Neurophysiology | 6M |
| Neurodevelopmental Disabilities | 6M |
| Neurology | 6M* |
| Neurology/Diag Rad/Neuroradiology | 6M |
| Vascular Neurology | 6M |
| OBSTETRICS/GYNECOLOGY | |
| Gynecology | 4M |
| Maternal & Fetal Medicine | 4M |
| Obstetric Critical Care Medicine | 4M |
| Obstetrics | 4M |
| Obstetrics & Gynecology | 4M |
| Reproductive Endocrinology | 5M |
| ONCOLOGY (CANCER) | |
| Gynecological Oncology | 5M |
| Hematology/Oncology | 6M* |
| Medical Oncology | 6M* |
| Musculoskeletal Oncology | 5M |
| Pediatric Hematology/Oncology | 6M |
| Surgical Oncology | 4M |
| OPHTHALMOLOGY | |
| Ophthalmology | 6M |
| Pediatric Ophthalmology | 6M |
| ORTHOPEDICS | |
| Adult Reconstructive Orthopedics | 5M |
| Foot & Ankle Orthopedics | 5M |
| Orthopedic Surgery | 5M |
| Orthopedic Trauma Surgery | 5M |
| Pediatric Orthopedics | 5M |
| Spine Surgery | 5M |
| Sports Medicine - Orthopedics | 5M |
| OTOLARYNGOLOGY (ENT) | |
| Otolaryngology | 5M |
| Otology/Neurotology | 5M |
| Pediatric Otolaryngology | 5M |
| Plastic Surgery within Head & Neck | 4M |
| PATHOLOGY | |
| Anatomic Pathology | 6M |

| AMA Specialty | Occ Class |
|---------------------------------------|-----------|
| Anatomic/Clinical Pathology | 6M |
| Bloodbanking/Transfusion Medicine | 5M |
| Chemical Pathology | 6M |
| Clinical Pathology | 6M |
| Cytopathology | 6M |
| Dermatopathology | 6M |
| Forensic Pathology | 6M |
| Hematology | 6M |
| Medical Microbiology | 6M |
| Molecular Genetic Pathology | 6M |
| Neuropathology | 6M |
| Pediatric Pathology | 6M |
| Selective Pathology | 6M |
| PEDIATRICS | |
| Adolescent Medicine | 6M |
| Developmental - Behavioral Pediatrics | 6M |
| IM/Pediatrics | 6M* |
| Neonatal - Perinatal Medicine | 6M |
| Neurodevelopmental Disabilities | 6M |
| Pediatric Allergy | 6M* |
| Pediatric Anesthesiology | 4M |
| Pediatric Clinical & Lab Immunology | 5M |
| Pediatric Critical Care Medicine | 6M |
| Pediatric Emergency Medicine | 4M |
| Pediatric Endocrinology | 6M* |
| Pediatric Gastroenterology | 6M |
| Pediatric Infectious Disease | 5M |
| Pediatric Medical Toxicology | 5M |
| Pediatric Nephrology | 5M |
| Pediatric Pulmonology | 6M |
| Pediatric Rheumatology | 6M* |
| Pediatrics | 6M* |
| Sports Medicine - Pediatric | 6M |
| PHYSICAL MEDICINE & REHAB | |
| Pediatric Rehabilitation Medicine | 5M |
| Physical Medicine & Rehabilitation | 5M |
| Spinal Cord Injury | 5M |
| Sports Medicine - (PM & R) | 5M |
| PLASTIC SURGERY | |
| Craniofacial Surgery | 4M |
| Facial Plastic Surgery | 4M |
| Plastic Surgery | 4M |
| PREVENTIVE MEDICINE | |
| Aerospace Medicine | 5M |
| General Preventive Medicine | 5M |
| Medical Toxicology | 5M |
| Occupational Medicine | 5M |
| Public Health & General Prev. Med | 5M |
| Undersea & Hyperbaric Medicine | 5M |
| PSYCHIATRY | |
| Addiction Psychiatry | 6M |
| Child & Adolescent Psychiatry | 6M |

| AMA Specialty | Occ Class |
|-----------------------------------|-----------|
| Forensic Psychiatry | 6M |
| Psychiatry | 6M* |
| Psychoanalysis | 6M |
| RADIOLOGY | |
| Abnomial Radiology | 6M |
| Cardiothoracic Radiology | 6M |
| Diagnostic Radiology | 6M |
| Musculoskeletal Radiology | 6M |
| Neurology/DiagRad/Neuroradiology | 6M |
| Neuroradiology | 6M |
| Nuclear Radiology | 6M |
| Pediatric Radiology | 6M |
| Radiation Oncology | 6M* |
| Radiological Physics | 6M |
| Radiology | 6M* |
| Vascular/Interventional Radiology | 6M |
| SURGERY | |
| Abdominal Surgery | 4M |
| Colon & Rectal Surgery | 4M |
| Cosmetic Surgery | 4M |
| General Surgery | 4M |
| Hand Surgery | 4M |
| Head & Neck Surgery | 4M |
| Oral & Maxillofacial Surgery | 4M |
| Pediatric Cardiothoracic Surgery | 4M |
| Pediatric Surgery | 4M |
| Surgical Critical Care | 4M |
| Thoracic Surgery | 4M |
| Transplant Surgery | 4M |
| Trauma Surgery | 4M |
| Vascular Surgery | 5M |
| UROLOGY | |
| Pediatric Urology | 5M |
| Urology | 5M |
| OTHER | |
| Addiction Medicine | 5M |
| Clinical Pharmacology | 6M |
| Epidemiology | 5M |
| Hospitalist | 6M |
| Legal Medicine | 5M |
| Medical Management | 5M |
| Nuclear Medicine | 6M |
| Osteopathic Manipulative Medicine | 5M |
| Pain Medicine | 5M |
| Palliative Medicine | 5M |
| Pharmaceutical Medicine | 5M |
| Sleep Medicine | 5M |

This is a general representation of the occupational classes associated with AMA-recognized medical specialties. Final occupational class is subject to actual jobs duties being performed. Please contact your Ameritas underwriter with any questions.



In approved states, DInamic Foundation (forms 4501NC, 4502GR and 4503NCBOE) is issued by Ameritas Life Insurance Corp. In New York, DInamic Foundation (forms 5501-NC, 5502-GR and 5503NCBOE) is issued by Ameritas Life Insurance Corp. of New York. Policy and riders may vary and may not be available in all states.

This information is provided by Ameritas®, which is a marketing name for subsidiaries of Ameritas Mutual Holding Company, including, but not limited to, Ameritas Life Insurance Corp., located at 5900 O Street, Lincoln, NE 68510, Ameritas Life Insurance Corp. of New York, located at 1350 Broadway, Suite 2201, New York, New York 10018 and Ameritas Investment Corp, member FINRA/SIPC. Ameritas Life Insurance Corp. of New York is licensed in New York. Each company is solely responsible for its own financial condition and contractual obligations. For more information about Ameritas®, visit ameritas.com.

Ameritas® and the bison design are registered service marks of Ameritas Life Insurance Corp. Fulfilling life® is a registered service mark of affiliate Ameritas Holding Company.

© 2017 Ameritas Mutual Holding Company