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2019 PHYSICIAN DISABILITY INSURANCE COMPARISON BREAKDOWN



PHYSICIANS
THRIVE

INDIVIDUAL DISABILITY INSURANCE FEATURE COMPARISON (ALL BUT CA)

PART I

Feature	Ameritas DI Foundation	Principal Solutions 750	Standard Platinum Advantage	Guardian Provider Choice Premier	Guardian Provider Choice Select	MassMutual Radius XL	Ohio National Continuation II	N.W. Mutual ICCI6.TT.NCDI
Best Definition Available	Own Occupation	Own Occupation	Own Occupation	Own Occupation	Own Occupation	Own Occupation	Own Occupation	Own Occupation
Medical Specialty in Policy Verbiage	Yes	No	Yes	Yes	Yes	Yes	Yes	No
Residual Disability (Minimum Income Loss)	Requires 15% or more income loss	Requires 20% or more income loss	Requires 20% or more income loss	Requires 15% or more income loss	Requires 20% or more income loss	Requires 20% or more income loss	Requires 15% or more income loss	Requires 20% or more income loss
Recovery Benefit	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Future Increase Options (FIO)	A pool of up to 3x benefit up to max I/P	Increases up to issue limits (Benefit Update Rider)	Benefit Update Rider	A pool of up to 2x benefit up to max I/P	Increases up to issue limits (Benefit Update Rider)	A pool of up to 3x benefit up to max I/P	A pool of up to 3x benefit up to max I/P	A pool of up to \$10,000/m benefit
FIO Increase Dates	Annually thru age 55. Future benefit not lost if option is not exercised.	Every 3rd year thru age 55. Rider removed & future options lost if renewal is not completed, or less than 50% of offer accepted	Every 3rd year thru age 55. Rider removed & future options lost if renewal is not completed, or less than 50% of offer accepted	Annually thru age 55. Future benefit not lost if option is not exercised.	Every 3rd year thru age 55. Rider removed & future options lost if renewal is not completed, or less than 50% of offer accepted	Annually thru age 60. Future benefit not lost if option is not exercised.	Annually thru age 60. Future benefit not lost if option is not exercised.	Annually thru age 55. Future benefit not lost if option is not exercised.

*MAY VARY BASED ON STATE

INDIVIDUAL DISABILITY INSURANCE FEATURE COMPARISON (ALL BUT CA)

PART II

Feature	Ameritas DI Foundation	Principal Solutions 750	Standard Platinum Advantage	Guardian Provider Choice Premier	Guardian Provider Choice Select	MassMutual Radius XL	Ohio National Continuation II	N.W. Mutual ICCI6.TT.NCDI
Full FIO Pool Use	Yes, up to age 40	Yes, every 3 years	Yes, every 3 years	Yes, up to age 45	Yes, every 3 years	Yes, up to age 40	No. Up to ½ of original benefit can be exercised on each option date.	No
Inflation (COLA) Adjustments	0-6% compounded or 3% simple interest	3% or 6% compounded interest	3% or 6% compounded interest	4-year delayed 3% simple, 3% compounded or 3-6% compounded interest	4-year delayed 3% simple, 3% compounded or 3-6% compounded interest	3% compounded interest	2-6% compounded or 3% simple interest	0-6% compounded or 3% simple interest
Catastrophic Benefits	Additional benefits up to \$10,000/month	Additional benefits up to \$8000/month	Additional benefits up to \$10,000/month	Additional benefits up to \$8000/month	Additional benefits up to \$8000/month	Additional benefits up to \$12,000/month	Additional benefits up to \$10,000/month	Additional benefits up to \$8000/month
Mental/Nervous Benefit	60-month benefit period	Full benefit period (ER, Pain Management, & Anesthesiology Excluded)	Full benefit period (except for 3P & 2P occ classes)	Full benefit period	Full benefit period (except for 3P & 2P occ classes)	24-month benefit period	Full benefit period (ER & Anesthesiology Excluded)	24-month benefit period
Built-In Special Benefits	Non-Disabling Injury Good Health COBRA Continuation	Capital Sum Supplemental Health	Family Care Benefit	Unemployment Premium Waiver	Unemployment Premium Waiver	No residency limitations for claim payment outside of US or Canada	Hospice Care Waiver of Premium	None
Structure	Mutual	Stock	Stock	Mutual	Mutual	Mutual	Mutual	Mutual
Ratings	AM Best A S & P A+	AM Best A+ S & P A+	AM Best A S & P A+	AM Best A++ S & P AA+	AM Best A++ S & P AA+	AM Best A++ S & P AA+	AM Best A+ S & P A+	AM Best A++ S & P AA+
Policy Form	Non-Cancelable & Guaranteed Renewable	Non-Cancelable & Guaranteed Renewable	Non-Cancelable & Guaranteed Renewable	Non-Cancelable & Guaranteed Renewable	Non-Cancelable & Guaranteed Renewable	Non-Cancelable & Guaranteed Renewable	Non-Cancelable & Guaranteed Renewable	Non-Cancelable & Guaranteed Renewable

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