

Ameritas DI Foundation - The Value of Built In Quality Features

All policies are not created equal - how \$50/month premium savings can cost you so much more in the long run.

The Ameritas DI Foundation policy is among the most comprehensive individual disability contracts available for medical, dental, professional and executive occupations, as well as for small business owners. In addition to its numerous optional riders, the policy also has many valuable built-in features. As you compare DI policies, you need to understand how Ameritas' features can pay you a benefit when another carrier may not.

The examples below assume a monthly benefit of \$10,000/month with a 90 day elimination period.

| Ameritas' DI Feature | Feature Explained | How it Differs from Other DI Carriers | Example of Possible Use | Potential Benefit Amount | How many months of \$50/premium difference would this benefit cover? |
|------------------------|---|--|---|--------------------------|--|
| Presumptive Disability | Total loss of speech, hearing, sight or the loss of use of two limbs. | Most carriers require the loss to be permanent and irrecoverable. Ameritas does not. | Car accident where both legs are broken. It takes the insured 3 months to regain use of the legs. With Ameritas DI, no elimination period would apply & the full benefit would be paid immediately. | \$30,000 | 600 months or 50 years |
| COBRA Premium Benefit | If, while receiving benefits from this policy, you are paying COBRA health insurance premiums, Ameritas will reimburse up to \$1,000/month for up to 18 months to offset the premium. | One other carrier offers this feature as a rider. | Insured becomes disabled, is terminated from employment, and needs to continue their health insurance coverage through COBRA. | \$18,000 | 360 months or 30 years |
| Good Health Benefit | For each year that no claim is filed, you will receive a credit of 2 days towards your elimination period. | No other carrier offers this feature. | Insured has had the policy for 15 years when a disability occurs. The 90 day elimination period has been reduced to a 60 day elimination period. The policy will pay a benefit one month earlier. | \$10,000 | 200 months or 16.7 years |

As you can see, use of even one of these features has the potential to make up the premium difference of another carrier.

Combined with Ameritas DI Foundation's top-tier definition of disability (including medical specialty recognition), and superior Future Insurability Option (FIO) guarantees, you can see that the old adage holds true - **you really do get what you pay for.**

