

# Anatomy of A Disability Insurance Policy

## Elimination/Waiting Period:

Length of time you must be disabled before benefits start – typically 90 days



**Benefit Period:** Length of time your policy pays benefits while you are disabled, usually to age 65 or 67.

**Portability:** When you walk away from your job, you take your coverage with you.



**Exclusions/Limitations:** Situations in which your policy will not pay benefits.



**Riders:** Add extra features to your policy.

**Residual or Partial Disability Riders:** Help you weather any storm by paying benefits even when you're not totally disabled, if you have a partial loss of income.

The Definition is the heart of your policy. It determines how and when your policy pays. For doctors, the **OWN OCCUPATION / SPECIALTY SPECIFIC** definition is the gold standard.



**Benefit Amount:** How much you will receive per month in the event of disability.



**COLA Rider:** Provides Cost of Living Adjustments.



**Increase Options:** Allow you to increase coverage in the future without medical underwriting.

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