

Monthly Disability Benefit Maximum Issue Limits

	Ameritas	Guardian	MassMutual	Ohio National	Principal	The Standard
Resident Years 1-2	\$6,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
Resident Years 3+	\$6,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
Fellowship All Years *Depending Upon Your Specialty:	\$6,000	\$6,000 \$6,500 \$7,500	\$5,000	\$7,500	\$5,000	\$5,000
Within Six Months of Finishing Residency or Fellowship *Depending Upon Your Specialty:	\$7,500	\$6,000 \$6,500 \$7,500	\$7,000	\$7,500	\$6,500 or \$7,500	\$7,500 or \$6,500
Years 1-2 Out of Training *Depending Upon Your Specialty	\$7,500	Year 1: \$6,000, \$6,500, \$7,500 Year 2: \$2,000	\$7,000	\$7,500	Specialists - \$7,500 Other MDs - \$6,500	\$7,500, \$6,500
Employed by Private or Public Company	Private- \$20,00 Public- \$10,000	\$30,000 \$16,000 (CA Only)	\$20,000	Private- \$20,000 Public- \$13,200	Private - \$30,000 Public – \$10,000	Private- \$20,000 Public- \$10,000
Employed by Federal Government	\$10,000	Normal issue limits apply. Please see FERS Guidelines.	Normal issue limits not affected. Details in FERS guidelines.	13,200 (Elected Officials are not eligible for coverage.)	Normal issue and participation limits apply.	\$10,000
Active Duty Military	Members of the military are not eligible for issue while on active duty.	Members of the military are not eligible for issue while on active duty.	\$2,000 Maximum issue while in active duty.	Members of the military are not eligible for issue while on active duty.	Members of the military are not eligible for issue while on active duty.	Members of the military are not eligible for issue while on active duty.