



# Income is your Foundation. Protect it.

Individual Disability Income (DI) Insurance from The Union Central Life Insurance Company goes to work when you can't.

As a leading provider of individual DI insurance for medical professionals, we understand what is important to you:

- 15% association discount available to members of the Medical Society of New Jersey.
- Preferred occupational classes of 6M and 5M for approximately 140 AMA-recognized medical specialties – with additional savings for these occupations via discount factors in select states
- True Own Occupation coverage available, including surgeons, anesthesiologists and emergency room physicians – you are considered disabled if, due to injury or illness, you can't perform the duties of your specialty, even if you are able to work in another occupation
- Choice of Noncancelable (NC) or Guaranteed Renewable (GR) policies
- Enhanced Residual Disability Rider featuring full built-in Recovery Benefits that are payable up to the maximum benefit period
- Future Increase Option Rider – only requires financial underwriting and guarantees rate structure, occupational class and language of the original policy. Rates are based on attained age.
- Two Cost of Living Adjustment (COLA) options – 6% Compounded and 3% Simple
- Nondisabling Injury benefit – an industry exclusive - reimburses you for expenses related to the treatment of injuries or repair to natural teeth, up to 50% of your base benefit, not to exceed \$3,000 per injury. This is a per occurrence benefit.
- Good Health benefit – waives two days of the elimination period for each year you complete without receiving benefits under the policy
- COBRA Premium benefit – industry exclusive – reimburses COBRA premiums, up to \$1,000 per month for a maximum of 18 months, if you become unemployed due to disability and continue coverage under COBRA
- Multi-life premium discounts for as few as two approved lives
- Medical Specialty (and certain sub-specialty) Letters are available upon request
- Business Overhead Expense (BOE) insurance up to \$40,000 per month with up to an additional \$20,000 per month to cover the salary of a replacement professional



## Learn more:

**Robert J. Tuzzo, CLU, ChFC, MSFS**

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Don't let a disabling injury or illness get in the way of planning for your future. Your ability to earn an income is your greatest asset. Make Disability Income insurance the foundation of your financial plan. It can help preserve you and/or your family's standard of living and help ensure your future. It goes to work when you can't.

  
A UNIFI Company

Disability Income Insurance (Forms U4501 NC, U4502 GR, and UC 4403 S) issued by The Union Central Life Insurance Company.

Not all provisions are available in all states.

This information is provided by The Union Central Life Insurance Company, a UNIFI company. Each UNIFI company is solely responsible for its own financial condition and contractual obligations. For more information about UNIFI® Companies, visit [UNIFIcompanies.com](http://UNIFIcompanies.com).