



Defining Disability

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The Plus Group U.S.



What ?????

Regular Occ

Own Occ

TRANSITIONAL

TYO

YOUR

OCCUPATION

**Modified Own
Occupation**

Your Occupation

**Specialty Own
Occupation**

Any Occupation

Any Occupation

- Total Disability is defined as your inability to work in Any Occupation that you are reasonably suited to, by your education, training and experience.

Modified Own Occ

You are totally disabled if, because of your injury or sickness: you are unable to perform the substantial and material duties of your regular occupation; and you are not engaged in any other gainful occupation.

Example of Modified Own Occ

- You are an Architect and you are unable to do the material and substantial duties of your occupation. You choose not to pursue any other gainful employment. You are entitled to full disability benefits.

Transitional Your Occ (TYO)



Allows the insured to receive a total disability benefit if he or she is disabled in his or her regular occupation, but is working in another occupation and disability income benefits when combined with earned income from new occupation does not exceed the prior earnings.





Example of Trans Your Occ

- Physician earning \$500,000, has \$15,000 of monthly benefit, he becomes disabled from his regular occupation and chooses to teach at the medical school where he will be paid \$150,000.
- Prior Earnings \$500,000
- New Occupation Earnings \$150,000
- Annual Disability Benefit \$180,000
- Total Payout while disabled is \$330,000
- The earnings threshold in this example is \$320,000 in a new occupation





True Own Occupation

- Your Occ
- Own Occ
- Specialty Occ
- Regular Occ



Definition of True Own Occ



Allows the insured to receive a total disability benefit if he or she is disabled in his/her regular occupation, but can work in another occupation.



Example of True Own Occ

Suppose the insured, who is a trial attorney, loses his ability to speak due to an illness. He can no longer do the material and substantial duties of his occupation since he cannot present a case in court. However, the insured is able to be gainfully employed at the firm doing legal research work for other attorneys.



Questions?????

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