

Pure Own Occupation for Physicians? At Ohio National, Absolutely.

When you purchase a disability income (DI) insurance policy from Ohio National, you can feel confident that your policy contains the best provisions available. One of the most important features you can have as a physician is protection in your own medical specialty. This benefit has always been an integral part of Ohio National's ContinuON Income Solutions® policy series and is available for most physicians.

An Ohio National DI policy defines total disability as the inability, due to a sickness or injury, to perform the material and substantial duties of your regular occupation. If your regular occupation at the time disability begins is limited to a board certified specialty, within the scope of your degree or license, we will deem that specialty to be your regular occupation.*

What does this mean to you?

If you are unable to work in your own American Medical Association (AMA) board certified specialty, due to a sickness or injury, you will be eligible to receive benefits up to the maximum benefit period stated in your policy. **Benefits are payable even if you are able to work in another specialty or occupation.**

Here is an example.

A surgeon who is disabled from performing surgeries, but can perform the duties of a general physician or even a medical director for a local insurance company will be deemed totally disabled and receive full benefits under the policy.

Importantly, this definition of total disability applies to any benefits that are issued under the Guarantee of Physical Insurability (GPI) Rider on subsequent dates.

**Pure Own Occ definition only available for 5M, 4M classes*



ContinuON Income Solutions®

To learn more about the valuable Disability Income insurance policies offered by Ohio National, call your representative.

Because life
doesn't stop
at disability®



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Tracing its corporate origins to 1909, Ohio National markets a variety of insurance and financial products in 47 states (all except AK, HI and NY) and in the District of Columbia and Puerto Rico, with subsidiary operations in Santiago, Chile. We are committed to building long-term relationships with our customers and to providing them with solutions as their needs change over time. Ohio National has received high marks for financial strength and claims-paying ability from major rating agencies.

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