

# InsuranceMD

*Own Specialty Disability Insurance*

**DR HELEN R**

*[www.InsuranceMD.com](http://www.InsuranceMD.com)*

*800-538-3767*

*Text: 407-986-4266*

*Email: [info@insurancemd.com](mailto:info@insurancemd.com)*



Ameritas

Principal

The Standard

Guardian

MassMutual

Mutual of Omaha

Non-Cancellable & Guaranteed Renewable

\$15,000 Monthly Benefit

90 Day Elimination Period

Age 65 Benefit Period

True Own Specialty

Residual

2 Years Mental Nervous Limitation

3% Cost of Living Rider

\$946/mo

[View Full Quote](#)

Non-Cancellable & Guaranteed Renewable

\$15,000 Monthly Benefit

90 Day Elimination Period

Age 65 Benefit Period

True Own Specialty

Residual

2 Years Mental Nervous Limitation

3% Cost of Living Rider

\$1,138/mo

[View Full Quote](#)

Non-Cancellable & Guaranteed Renewable

\$15,000 Monthly Benefit

90 Day Elimination Period

Age 65 Benefit Period

True Own Specialty

Residual

2 Years Mental Nervous Limitation

3% Cost of Living Rider

\$1,195/mo

[View Full Quote](#)

Non-Cancellable & Guaranteed Renewable

\$15,000 Monthly Benefit

90 Day Elimination Period

Age 65 Benefit Period

True Own Specialty

Residual

2 Years Mental Nervous Limitation

3% Cost of Living Rider

\$1,293/mo

[View Full Quote](#)

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\$15,000 Monthly Benefit

90 Day Elimination Period

Age 65 Benefit Period

True Own Specialty

Residual

2 Years Mental Nervous Limitation

3% Cost of Living Rider

\$1,713/mo

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Non-Cancellable & Guaranteed Renewable

\$15,000 Monthly Benefit

90 Day Elimination Period

Age 65 Benefit Period

True Own Specialty

Residual

2 Years Mental Nervous Limitation

3% Cost of Living Rider

\$1,987/mo

[View Full Quote](#)

# DR HELEN R

Neurosurgeon | Age 50 | \$1,100,000.00 Base Income

## \$13,315,931

PRE-TAX CAREER EARNING POTENTIAL WITH 2% ANNUAL COST OF LIVING INCREASE

Your income from your specialty is your most valuable asset

## \$3,347,804

TAX-FREE POTENTIAL DISABILITY BENEFIT

Own Specialty Disability Insurance is invaluable protection.

## \$11,352

PER-YEAR COST FOR OWN SPECIALTY DISABILITY COVERAGE

It only costs 0.01% of your annual income to protect your most valuable asset.

## *Application Process*

### **Step 1: Schedule Phone Application**

Schedule a 25 minute phone application with an InsuranceMD agent. You'll need to have access to a computer to complete this process. You'll need the following information accessible for your call:

- Drivers License
- Social Security Number
- Bank Account information for future premium payments
- Medication List
- Your personal physicians name and contact information

### **Step 2: Upload Required Documents**

Once your application is complete you will be given access to our secure client portal. Here you may be asked to upload any of the following information:

- W2 or paystub or employment contract
- Last years of your personal and/or business tax-return
- Last two full years of your personal and/or business tax-return
- HIPAA release forms from your personal physicians office
- Copy of a voided check

### **Step 2: Upload Required Documents**

Depending on your age, medical specialty and benefit amount you may be required to complete an in-person medical exam or a phone interview with a 3rd party vendor hired by the insurance carrier. Your InsuranceMD agent will prepare you for what's required.

Step 3

# SCHEDULE YOUR APPLICATION APPOINTMENT

Click below to schedule your phone application

SCHEDULE NOW