# Physician Disability Insurance

## Carrier Comparison

Illustrative starting points, not a recommendation to buy from any specific carrier. Always compare underwritten quotes from more than one source.

### Guardian

**Own-occ:** Strongest (Enhanced True Own-Occ)
**Cost tier:** Highest of the five
**Comdex:** 100
**Notable rider:** Enhanced True Own-Occupation Rider

Considers a proceduralist totally disabled if they can't perform the procedures generating more than 50% of their income, even while working in another capacity.

Often cited as the most expensive of the five; residency Guaranteed-Standard-Issue program has broad training-program reach.

---

### Principal

**Own-occ:** Standard true own-occ + transitional benefit
**Cost tier:** Mid-range
**Comdex:** 90
**Notable rider:** Transitional Own-Occupation Benefit

Historically known for preferential rates for female physicians — discontinued for individual attending-physician policies as of January 1, 2021.

That advantage may still apply in some multi-life or group arrangements. Also bridges pre- and post-disability income if you have to change careers.

---

### MassMutual

**Own-occ:** Uncommon lifetime own-occ rider
**Cost tier:** Mid-range
**Comdex:** 98
**Notable rider:** Lifetime Own-Occupation Rider

Most competitors' true own-occupation protection reverts to any-occupation after around 24 months — MassMutual's can extend for life.

Own-occupation is an add-on rider here, not built into the base contract. Also offers a student-loan-repayment rider.

---

### The Standard

**Own-occ:** True own-occ via specialty 'deeming' rider
**Cost tier:** Mid-range
**Comdex:** 84
**Notable rider:** Family Care Benefit

Distinctive Family Care Benefit lets you claim if you step away to care for a seriously ill family member — not available in California or New York.

Capped at twice over the life of the policy, with a combined total of 6x the monthly benefit across all claims.

---

### Ameritas

**Own-occ:** True own-occ, strong residual terms
**Cost tier:** Most affordable of the five
**Comdex:** 83
**Notable rider:** Nondisabling Injury Benefit

Often cited as the most favorable partial-disability structure among the five, but carries the lowest financial-strength rating of the group.

Nondisabling Injury Benefit covers treatment costs for injuries that don't rise to a disabling event.

---

Comdex is an industry-standard financial-strength composite score (0-100). Cost tier reflects relative positioning among these five carriers, not an absolute price quote. Not insurance, financial, tax, or legal advice -- MedDisabilityCalc is not a licensed insurance agency.

**Run your own coverage-gap numbers free at meddisabilitycalc.com/calculator**