

Young Medical and Professional Occupation Limits

Starting Practice Limits (Medical and Professional)*	Ameritas		Principal	
	Benefit	Class	Benefit	Class
Allergist	7,500	6M Pref	6,500	5A-M
Anesthesiologist	7,500	4M	6,500	3A-M
Architect (assumes income of 100k+)	4,000	6A Pref	4,000	6A
Attorney	4,000	6A	4,000	6A/5A-S
Cardiologist (non-invasive/non-interventional)	7,500	5M	7,500	4A-M
Cardiologist (invasive/interventional)	7,500	5M	7,500	4A-M
Cardiovascular Surgeon	7,500	4M	6,500	4A-M
CPA (assumes income of 100k+)	4,000	6A Pref	4,000	6A/5A-S
CRNA (Certified Registered Nurse Anesthetist)	3,000	3M	2,500	
Coroner (MD or DO)	7,500	5M	6,500	5A-M
Critical Care (non-anesthesiology)	7,500	6M	6,500	5A-M
Dentist (General) - see specialists by name	5,000	4M	5,000	3A-M
Dermatologist / MOHS Surgeon	7,500	6M	7,500	4A-M
Emergency Medicine	7,500	4M	6,500	3A-M
Endodontist (dental)	6,000	5M	6,000	3A-M
Engineer (4 year degree with office duties)	4,000	5A	4,000	6A/5A-S
ENT / Otolaryngologist	7,500	5M	7,500	4A-M
Endocrinologist	7,500	6M Pref	6,500	5A-M
Family Practice / General Practice	7,500	6M Pref	6,500	5A-M
Gastroenterologist	7,500	6M	7,500	5A-M
Geneticist	7,500	6M Pref	6,500	5A-M
Geriatrician	7,500	6M	6,500	5A-M
Hematology	7,500	6M Pref	7,500	5A-M
Hematology-Oncology	7,500	6M Pref	7,500	5A-M
Hospice & Palliative Medicine (Internal Medicine)	7,500	5M	6,500	5A-M
Hospitalist	7,500	6M	6,500	5A-M
Immunologist	7,500	6M	6,500	5A-M
Infectious Disease	7,500	5M	6,500	5A-M
Internal Medicine	7,500	6M Pref	6,500	5A-M
Maxillofacial Surgeon (dental)	6,000	4M	6,000	3A-M
Neonatologist	7,500	6M	7,500	5A-M
Nephrologist	7,500	6M Pref	6,500	5A-M
Neurologist	7,500	6M Pref	6,500	5A-M
Neurosurgeon	7,500	5M	7,500	4A-M
Nurse Practitioner (degreed & clinical)	4,000	5M	3,000	4A-M
OBGYN	7,500	5M	6,500	3A-M
Oncologist / Radiation Oncologist (interventional)	7,500	6M	7,500	4A-M
Oncologist / Radiation Oncologist (non-interventional)	7,500	6M Pref	7,500	5A-M
Oncologist, Surgical	7,500	4M	6,500	4A-M
Optometrist (assumes income of \$100,000 +)	4,000	6A Pref	4,000	6A
Ophthalmologist	7,500	6M	7,500	4A-M
Oral Surgeon (dental)	6,000	4M	6,000	3A-M
Orthodontist (dental)	6,000	5M	6,000	3A-M
Orthopedic Surgeon	7,500	5M	7,500	3A-M
Osteopathic Doctor (DO)	refer to specialty		refer to specialty	
Otolaryngologist (ENT)	7,500	5M	7,500	4A-M
Pain Management	7,500	5M	6,500	3A-M
Pathologist	7,500	6M	7,500	5A-M
Pediatric Dentist	5,000	5M	5,000	3A-M
Pediatrician	7,500	6M Pref	6,500	5A-M

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	Benefit	Class	Benefit	Class
Periodontist (dental)	6,000	5M	6,000	3A-M
Pharmacist (assumes income of \$100,000 +)	4,000	6A Pref	4,000	5A
Physicians Assistant	4,000	5M	3,000	4A-M
Physiatrist (PM&R)	7,500	5M	6,500	5A-M
Plastic Surgeon	7,500	4M	6,500	3A-M
Podiatrist	-	2M	2,500	3A-M
Proctologist	7,500	6M	6,500	5A-M
Prosthodontist (dental)	6,000	5M	6,000	3A-M
Psychiatrist (MD)	7,500	6M Pref	6,500	4A-M
Psychologist (Masters)	4,000	5M	3,000	4A-M
Psychologist (Ph.D.)	4,000	6M Pref	3,000	5A-M
Pulmonologist	7,500	6M	6,500	5A-M
Radiologist (non-interventional, non-vascular)	7,500	6M Pref	7,500	5A-M
Radiologist (invasive or vascular)	7,500	6M	7,500	4A-M
Rheumatologist	7,500	6M Pref	6,500	5A-M
Sports Medicine (no surgical duties)	7,500	6M	6,500	5A-M
Sports Medicine (with surgical duties)	7,500	5M	6,500	4A-M
Surgeon, General	7,500	4M	6,500	3A-M
Urologist	7,500	5M	6,500	3A-M
Thoracic Surgeon	7,500	4M	6,500	4A-M
Vascular Surgeon (non-cardiac surgical procedures)	7,500	5M	6,500	4A-M
Veterinarian (small animal)	4,000	6A	4,000	5A
Veterinarian (large animal)	4,000	4A	4,000	3A
Resident and Fellows	Ameritas		Principal	
	Benefit	Class	Benefit	Class
M.D. / D.O. Resident / Fellow	6,000	-	5,000	-
CRNA (Certified Registered Nurse Anesthetist)	2,000	3M	-	3A-M
Dental Resident	4,000	4M	4,000	3A-M
Pharmacy Resident	2,000	6A	1,500	5A
Podiatrist	-	2M	1,500	3A-M
Veterinarian (small animal)	3,000	6A	2,000	5A
Veterinarian (large animal)	3,000	4A	2,000	3A
Student Limits (Final Year Medical and Professional)	Ameritas		Principal	
	Benefit	Class	Benefit	Class
Attorney	3,000	5A/6A ABA	2,000	6A/5A-S
M.D. / D.O. Student	2,500		2,500	-
CRNA (Certified Registered Nurse Anesthetist)	2,000	3M	-	3A-M
Dental Student	2,500	4M	2,500	3A-M
Optometry Student	3,000	6A	2,000	6A/5A-S
Pharmacy Student	2,000	6A	2,000	5A
Podiatrist	-	2M	1,500	3A-M
Veterinary Student Large Animal/Small Animal)	2,500	4A/6A	2,000	3A/5A
Issue Limits (Occ Classes 4M-6M & 4A-6A)	Ameritas		Principal	
	Benefit		Benefit	
Max Issue (Medical / Non-Medical)	15,000 / 20,000		17,000 / 20,000	
Participation with Other IDI (Medical / Non-Medical)	25,000 / 30,000		25,000 / 35,000	
Participation Max with Group LTD (Medical / Non-Medical)	30,000 / 35,000		35,000 / 35,000	

* Group LTD coverage is taken into account for Non-Medical / Professional Limits