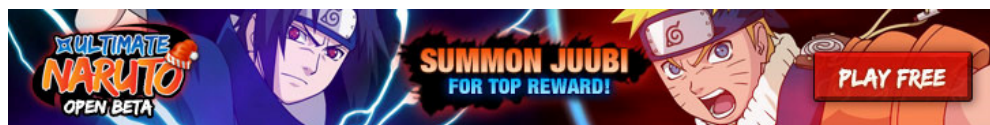


Last updated on February 10, 2014 at 13:39 EST

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Female Physicians to See Increase in Premiums for Disability Insurance Beginning 2014

December 17, 2013

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On December 6, 2013, Ameritas Life Insurance Company announced it will no longer be offering unisex pricing on its long term disability insurance policies beginning early next year. Physician Advisors expects that premiums for females will double from today's cost.

Omaha, NE (PRWEB) December 17, 2013

On December 6, 2013, Ameritas Life Insurance Company announced it will no longer be offering unisex pricing on its long term disability insurance policies beginning early next year. By withdrawing the "unisex" pricing, female doctors wishing to secure personal disability insurance are going to witness an increase in their disability premiums, "Perhaps doubling the current cost," said Justin Nability, President of Physician Advisors, LLC., a financial consulting firm that specializes in working with physicians nationwide.

Unisex rates were first introduced in 1983 when insurance companies decided to launch a new program blending higher female insurance rates with lower male rates. The result of this "blended rate" was that female rates were significantly reduced, making long term disability insurance more affordable for women. Insurance companies could afford to do this as the ratios of insureds were heavily weighted toward men.

For over 30 years now, these "blended" or "unisex" rates have been available to women who were part of special programs including residents and fellows of medical training institutions. Female doctors have been able to obtain disability coverage at significantly lower rates during this period due to the unisex rating classification and medical program affiliations. Due to the increase of women participating in these disability insurance offerings, most Insurance companies that offered these unisex rates have decided to end their unisex rate class offering.

There were a few companies that continued to offer this classification, one of them being Ameritas. "Now that they are removing this rating class from their offerings, I believe that in time those remaining carriers offering the "unisex" classification will also exit this market. Carriers are adjusting pricing to account for increased risk and exposure as the demographics of participants continue to change. This recent announcement by Ameritas may mark the final period for female physicians in America to get this "preferred" pricing on long term disability coverage," said Nability.

This change has been anticipated in the industry following discussions that occurred at the 2013 Annual Meeting of the International Disability Insurance Society. The heads of the leading disability insurance companies discussed at great lengths how unisex rates were unsustainable now that the ratio of women to men is roughly even. "Their concerns echo a "not if, but when" scenario, meaning that for female physicians wanting to protect a loss of income situation, the cost of doing so is expected to significantly increase in the near future given these changes in industry offerings," said Nability.

Please see the attachment to review samples of how the rates will change for female physicians.

About Physician Advisors LLC

Established in 1982, Physician Advisors, LLC provides specialized financial planning and consulting for medical professionals. The company's advisors provide customized, individual wealth-related services in a number of areas of special concern to doctors, such as contract negotiation, doctor employment contracts, insurance contracts, investment management, disability insurance, malpractice insurance and financial planning. Physician Advisors' focused expertise has helped physicians of all specialties, at more than 400 medical centers, hospitals, and medical schools, coordinate their business and personal lives and reach their financial goals.

Visit us at <http://www.physicianadvisorsllc.com> or contact Justin Nability at Physician Advisors, LLC for further information: (877) 744-9474.

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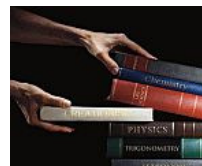
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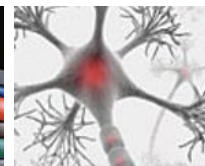
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