

Special Occupations

Students and New Professionals

Unless otherwise noted, new-in-practice limits refer to those starting or in their first two years of professional practice. For those listed in the table below, income documentation is not required to obtain the limits noted, except if they are eligible for group LTD. Except as noted, for all insureds the new-in-practice limits are offset by other individual, group or association coverage in force or applied for.

Profession	Maximum Monthly Benefit ^{1,2}
Accounting	
CPA, new in practice	\$4,000
Student, final year	\$2,000
Architect	
Registered, new in practice	\$4,000
Student, final year	\$2,000
Certified Registered Nurse Anesthetist (CRNA)	
CRNA, new in practice	\$4,000
CRNA final year in training	\$2,000
Dental	
General Dentist, new in practice	\$5,000
Oral Surgeon, new in practice	\$7,500
Residents, including Oral Surgeon Residents	\$4,000
All Dental Students, in third and fourth year	\$2,500
Dental Specialties	
Dentist in specialty, new in practice	\$6,000
Residents	\$4,000
Engineer (see Occupation Classifications List)	
Working in field of degree, new in practice	\$4,000
Student, final year	\$2,000
Information Technology Professional	
Software Engineer, System Analyst, etc. ³	\$4,000
Senior computer science student	\$2,000
Legal	
Attorney, new in practice	\$4,000
Student, final year	\$2,000

Profession	Maximum Monthly Benefit ^{1,2}
Medical - MD or Osteopath	
New in practice	\$7,500
Residents/Fellows	\$5,000
Medical Student in third and fourth year ⁴	\$2,500
Nurse Practitioner	
New in practice	\$4,000
Optometry	
Optometrist, new in practice	\$4,000
Student, final year	\$2,000
Pharmacist	
Registered, new in practice	\$4,500
Pharmacy, resident or final year student	\$2,500
Ph.D. Psychologist	
New in practice	\$4,000
Resident, final year	\$2,000
Physician's Assistant	
Licensed	\$4,000
Podiatrist/Chiropractist	
New in practice	\$2,500
Resident or student, final year	\$1,000
Veterinary Medicine, large animals	
New in practice	\$4,000
Veterinary Student in fourth year	\$2,500
Veterinary Medicine, small animals	
New in practice	\$4,000
Veterinary Student in fourth year	\$2,500

1 The Catastrophic Disability Benefit Rider benefit amount is available at a 1:1 ratio with the base coverage available. It is not available in CT.

2 Maximum monthly benefit includes any Supplemental Security income.

3 With bachelor's degree in computer science and/or technical certification like MCSE and MCDBA.

4 Occupation class is 3P in all cases.