WEALTHCARE FINANCIALS

Facebook — Group Disability Coverage at Work: What Physicians and Dentists Should Know Before Assuming They're Protected

Employer-sponsored disability coverage is a valuable starting point — but it comes with details worth understanding. Group plans may cap monthly benefits at a flat dollar amount, shift from an own-occupation to an any-occupation disability standard after an initial period, and generally don't follow you if you change jobs or start your own practice. For physicians and dentists, reviewing your plan's actual terms — benefit cap, definition of disability, and portability — is a practical first step toward knowing whether your coverage matches your income and specialty.

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