WEALTHCARE FINANCIALS

Facebook — "I Already Have Group Coverage" — Why That May Not Be Enough

Many physicians and dentists assume group long-term disability coverage through work is enough — but group plans often cap monthly benefits at a flat dollar amount that may not reflect your current income. If your employer pays the premiums, the benefits you receive are generally taxable, lowering your real replacement rate. On top of that, many group policies shift from an own-occupation to an any-occupation disability definition after an initial benefit period, and coverage is typically tied to your employer — meaning it may not follow you if your situation changes.

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