Assurity®

Individual Disability Insurance

Long-Term | Income Protection+

Occupation Playbook

Dental Hygienist

Occupation Class 3A

≈221,600 jobs*

$94,260/year median pay*

Market Note: High relevance of partial disability (fine-motor, neck/back); many work part time or across multiple offices.

Target Clients

Single-Practice

- **Age & Gender:** 34, F
- **Employment:** W-2
- **Income:** $85,000
- **Background:** Started new job, rural practice

Multi-Office

- **Age & Gender:** 42, F
- **Employment:** W-2
- **Income:** $110,000
- **Background:** Works across multiple practice locations

Recommended Income Protection+ Case Design

Policy Foundation

- **Maximum Benefit Period:** 5 Years
- **Elimination Period:** 90 Days
- **Renewal Type:** Guaranteed Renewable + Non-Cancelable Rider
- **Policy Type:** Accident & Sickness
- **Total Disability Definition:** True Own Occupation for two years then Any Gainful Occupation (preferred protection)

Suggested Riders

- Enhanced Residual Disability Rider
- Non-Cancelable Rider
- Benefit Increase Rider (no cost)

Other Riders to Consider:

- Catastrophic Disability Benefit Rider
- Cost-of-Living Adjustment (COLA) Rider (3% or 5%)

Why This Design Works

- Fine-motor and repetitive strain claims often create partial loss first—**Enhanced Residual Disability Rider is essential.**
- **True Own Occupation** fits specialty risk: the insured may be able to work elsewhere but not as a hygienist.
- **Non-Cancelable** plus long benefit horizon supports long-term value.

Placement Assistance

Underwrites Cleanly When:

- Documenting duties and time on clinical procedures vs admin; note multiple employers if applicable
- Sizing benefit conservatively if part-time or variable schedule; avoid assumptions
- Choosing Enhanced Residual up front (cannot be combined with the Residual Disability Rider)

Triggers Friction When:

- Overstating full-time income when hours vary across practices
- Selecting riders late or switching residual options after underwriting begins
- Designing to maximum benefit without clear income support

Talk Track

“This is a residual case first. Enhanced Residual Disability Rider protects the partial-loss claim pattern hygienists face, and True Own Occupation protects the specialty even if they could work in another role.”

Target Premiums

Single-Practice | 34, F

Monthly Benefit Amount

$3,500

- Enhanced Residual Disability Rider
- Non-Cancelable Rider
- Benefit Increase Rider

$126.^{86} /mo

Multi-Office | 42, F

Monthly Benefit Amount

$5,000

- Enhanced Residual Disability Rider
- Non-Cancelable Rider
- Benefit Increase Rider

$253.^{14} /mo

Quoted rates are based on non-tobacco.

Pre-Underwriting Checklist

Before You Quote

- ☐ Confirm occupation duties (time-split) align with the intended occupation class; do not rely on title alone.
- ☐ Confirm employment type: W-2, 1099, business owner, or multiple income sources.
- ☐ Confirm tobacco status and basic health history flags (height/weight, meds, recent treatments) to avoid re-quoting.
- ☐ Confirm existing employer benefits (STD/LTD), especially for teachers and hospital-employed professionals.

Before You Design

- ☐ Select the most appropriate Total Disability Definition option for the occupation and protection goal.
- ☐ Set a conservative base Monthly Benefit that fits financial underwriting guidelines; use the Benefit Increase Rider (no cost) for growth.
- ☐ Choose Elimination Period to coordinate with employer STD or client savings strategy (commonly 90 or 180 days).
- ☐ Select riders that match the occupation's risk and client's need.

Before You Submit

- ☐ Ensure the application, occupational duties, and illustration match (inconsistency triggers underwriting follow-up).
- ☐ Be ready with financial documentation if the case is 1099/self-employed or if benefits are being pushed higher.
- ☐ Avoid post-submission redesign unless underwriting requires it; frequent changes slow the case and can impact pricing.
- ☐ Set expectations with the client on underwriting steps and timeline up front.

* U.S. Market Snapshot (BLS), May 2024