











# Risk guidelines for quoting physician group LTD, STD, Life AD&D

Reference these guidelines to help ensure a timely and accurate quote for your physician group.

## MINIMUM CASE SIZE

Number of Physicians/Dentists/Health Professionals	Minimum Number of All Other Employees
 3 physicians or dentists	0
 2 physicians or dentists	 1 professional employee (i.e. Practice administrator or Mid-Level Provider)
 1 physician and 1 nurse practitioner/physician assistant	 1 professional employee (i.e. Practice administrator or Mid-Level provider)
 1 ophthalmologist and 1 optometrist	 1 professional employee (i.e. Practice administrator or Mid-Level provider)
 1 physician, dentist or optometrist	 4 staff employees
No physicians or dentists	 5 staff employees

## LONG-TERM DISABILITY

### Maximums

- Monthly maximum benefits typically range from \$1,000 to \$20,000
- Higher maximums are available with underwriting approval
- LTD maximums may be subject to a Guaranteed Issue Limit, depending on case size, physician specialty and demographics

### Definition of disability

- Based on Actual Procedures protection for physicians and dentists
- “Own Occupation” to age 65/SSNRA for non-physician professionals and 24 or 36 month own occupation for other staff employees

### Contributions

- Non-Contributory or Mandatory Contributory plans require 100% participation
- Contributory Options

Lives	Required Participation
3-9	100%
10-24	The greater of 10 lives or 50%
25+	The greater of 10 lives or 25%

**Other plan features**

- Benefit percentages between 40% and 66 2/3 %
- Elimination Periods between 90 and 365 days
- Direct Family, Direct Primary, or 70% All Source Integration available
- Pre-Existing Conditions Exclusion options: 3/12, 3/3/12, 6/6/12, 12/12/24

**SHORT-TERM DISABILITY****Plan features**

- Maximum benefits and GI amounts are determined by group size
- Maximum benefit: up to \$2,500 weekly
- Benefit percentages between 40% and 66 2/3 %
- Elimination Periods between 1 and 60 days (minimum 7 days for sickness)
- Pre-Existing Conditions Exclusion included with voluntary plans and plans with under 10 lives.

**LIFE & AD&D**

- Maximum benefits and GI amounts are determined by group size
- Standard Age Reduction Schedule to: 65% at 65, 45% at 70, 30% at 75, 20% at 80, 15% at 85; can match other schedules
- Dependent benefits available
- Voluntary Employee & Dependent benefits available on groups with 15+ lives, if packaged with Basic Life, and groups with 25+ lives, if stand alone
- Voluntary Life requires a minimum of 10 lives enrolled or 20% of the group, whichever is greater

**To learn more, call your MGIS Regional Vice President or Sun Life Employee Benefits Representative today.**

\* Quoting under 10 lives is subject to state availability.

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