

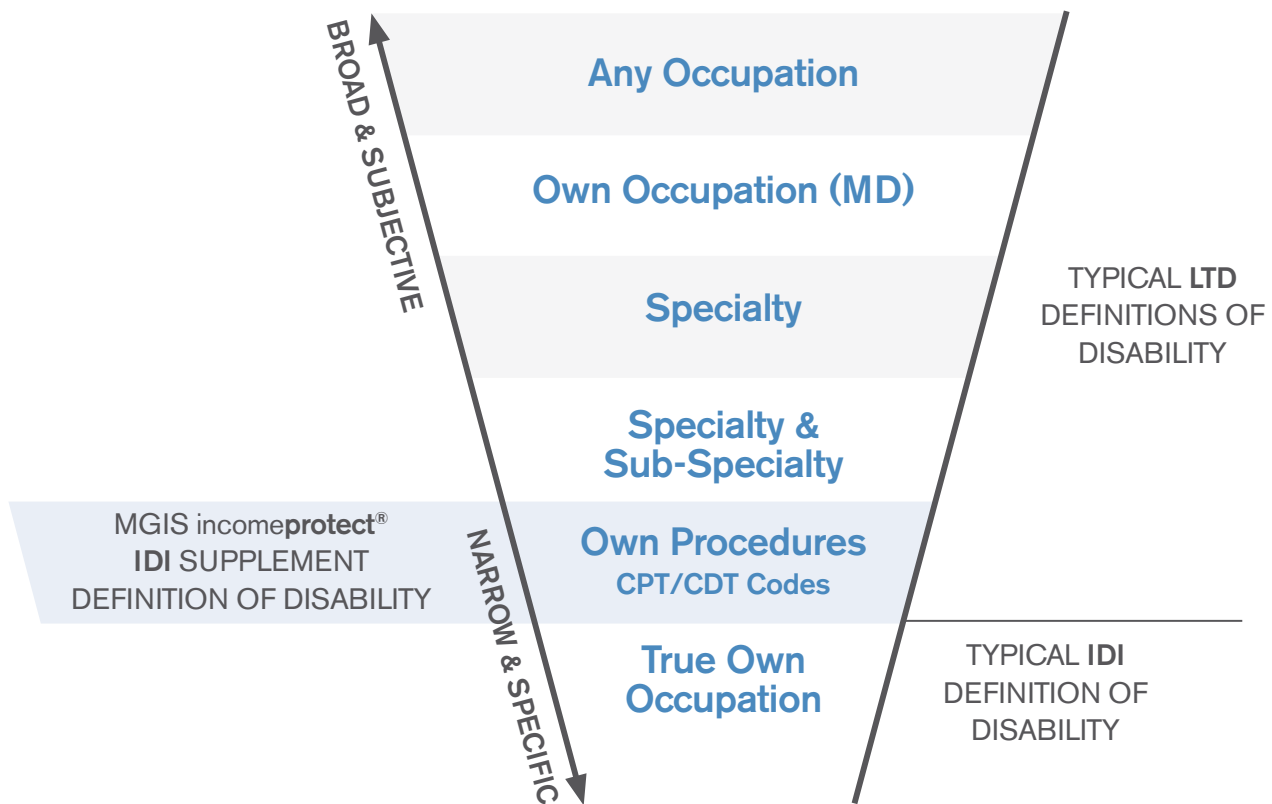
Definitions of Disability

PHYSICIANS & DENTISTS

Why is a definition of disability so important?

In the employee benefits industry, plans can use broad definitions to determine the definition of disability for physicians and dentists. We believe the definition of disability for physicians and dentists should mirror their IDI policy language: narrow and specific, not broad and subjective.

The MGIS income**protect**[®] definition of disability is based on actual procedures performed for the 12 months prior to the disabling event, and confirmed by the standard CPT/CDT codes submitted by the physician or dentist.



Definition of disability for physicians should mirror their IDI policy language: narrow and specific, not broad and subjective.

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

MGIS is a leading national insurance program manager experienced in building and managing specialized programs for medical professionals. We partner exclusively with highly rated insurers and focus on group disability and life, and medical-professional liability insurance for medical practices of all sizes, types, and specialties. We work exclusively through select brokers. MGIS services are provided by MGIS affiliated companies: The MGIS Companies, Inc., Medical Group Insurance Services, Inc., and MGIS Underwriting Managers, Inc. (DBA as MGIS Professional Insurance Solutions in CA and MGIS Underwriting Agency in NY).



Founded in 1865, the **Sun Life Financial group of companies** serves millions of customers in 24 countries worldwide. Our insurance companies in the U.S. are leaders in stop-loss and employee benefits, providing our customers with a wide range of disability, life, dental, accident, and critical illness insurance products.

Optional benefits are available at an additional cost.

Group life and disability insurance policies are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) in all states, except New York, under Policy Form Series 93P-LH, 07P-LH-PT/07C-LH-PT, 12-STDPort-C-01, 12-GPPort-P-01, 15-GP-01, and 16-DI-C-01. In New York, group life and disability insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) (Lansing, MI) under Policy Form Series 13-GP-LH-01, 13-ADD-C-01-MGIS, 13-GP-LF-01, 13-LF-C-01-MGIS, 12-GPPort-P-01, 13-LFPort-C-01, 13-ADDPort-C-01, 15-GP-01, 16-DI-C-01 and 12-STDPort-C-01. The disability policies provide disability income insurance only. They do NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York State Insurance Department.

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This coverage does not constitute comprehensive health insurance (often referred to as "major medical coverage") and does not satisfy the requirement for Minimum Essential Coverage under the Affordable Care Act.

Administration for physician products is provided by Medical Group Insurance Services, Inc. (MGIS), in all states, except as follows: in CA by MGIS Insurance Agency, Inc.; in NY by MGIS Insurance Agency. Product offerings may not be available in all states and may vary depending on state laws and regulations.

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