

Top ten reasons to select IncomeProtect[®] physician group disability insurance

- 1. Acts as a supplement to physician Individual Disability Insurance (IDI).**

Not traditional group LTD - Attractive IDI-style benefits on a group platform.
- 2. Built specifically for physicians.**

Protects their specialized needs; excludes what may hurt them at claim time.
- 3. Protects the work physicians actually perform.**

Disability is defined as being unable to perform the actual medical procedures a physician has done the last 12 months: similar to IDI "your job" definition (an "own occ" definition is not used).
- 4. Protects physicians' unique partial disability needs.**
 - No benefit reduction for 24 months – up to 100% of pre-disability earnings allowed
 - "Best of both worlds" partial benefit after 24 months
 - No reduction for income earned prior to disability but paid afterwards—a typical situation for physicians
- 5. Excludes traditional features that are harmful to doctors at claim time.**

While sufficient for other workers and professions, these are never included in our policies.

 - Non-specific definition of occupation and duties
 - No offsets for lagged income
 - International travel/residency restrictions
 - Part-time work requirement
 - Maximum capacity language
 - Mandatory rehabilitation
 - 40-hour work week limit
 - Self-reported symptom limitations
 - 24-month lifetime aggregate mental illness & substance abuse limits
 - Recommended treatment requirement
- 6. Provides special benefits for older physicians.**

Typically pay benefits for 6 months longer than most other group LTD carriers for physicians age 63 and older.
- 7. Delivers elite service from experienced teams exclusively focused on physicians.**

One insurance-licensed account manager assigned to each medical practice. A deep understanding of physician practices in general and each customer individually.
- 8. Standalone claims team exclusively focused on physician group LTD claims.**

Highly experienced; understand the nuances of physician disabilities and income.
- 9. Offers optional specialized benefits that fill crucial coverage gaps for physicians.**
 - Protect against patient defections due to infectious and contagious diseases
 - Replace income that lags when ramping-up patient load after disability
 - Protect against declining income due to progressive illnesses like Parkinson's
 - Business Overhead protection for the physician and practice
 - Replace pension contribution to protect retirement income
 - Special protection against loss of ADL capabilities
 - Maintain benefit purchasing power through COLA adjustments
 - Extra benefit to pay the tail on Med Mal Premium after total or partial DI
 - Extra payment for sudden, extended hospital stays
- 10. MGIS exclusive physician focus.**

Drives expertise and advocacy. Ahead of trends for physician needs – e.g. multi-practice programs and hospital carve-outs.

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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