

Five essential features defining our IDI supplement coverage

Providing group insurance that addresses the physician's, dentist's, and practice owner's elevated income-protection needs begins with coverage that closely mirrors yet elevates IDI coverage features.

THE IDI SUPPLEMENT

While Individual Disability Insurance, or IDI, is standard coverage among physicians and dentists, many of those policies leave a significant and continuously widening coverage gap over time as earnings grow. Income**protect**[®] from MGIS stacks right on top to narrow that gap and to provide the elevated level of coverage they need. This group IDI-supplement disability plan provides attractive IDI-style benefits under a group platform—benefits that simply aren't available through their traditional long-term disability (LTD) policies.

WE'VE COMBINED THE BEST OF IDI AND GROUP LTD.

The income**protect**[®] group IDI supplement mirrors important coverage provisions found in typical IDI policies though offered under a group platform. Here's how it works:

INDIVIDUAL DISABILITY INSURANCE (IDI)

ADVANTAGES

- CPT code definition of disability
- Choice to work part-time
- Generous partial benefits

PROBLEMS

- Difficult health and financial underwriting
- Limited coverage

income**protect**[®]

BEST OF BOTH

- CPT code definition of disability
- Choice to work part-time
- Generous partial benefits
- Guaranteed Issue
- Stacks on top of IDI for more coverage

TYPICAL GROUP LTD

ADVANTAGES

- Guaranteed Issue
- Stacks on top of IDI for more coverage

PROBLEMS

- Restrictive definition of disability
- Mandatory work requirements
- Other provisions that restrict payments

WE'VE STRENGTHENED CLAIM ELIGIBILITY AND PAYOUT WITH FIVE FOUNDATIONAL PROVISIONS.

The amount an insured physician or dentist receives after filing a disability claim is dependent on the contract feature included in their policy along with any excluded limitations. MGIS has incorporated five central provisions into our income**protect**[®] coverage, each designed to boost benefit payout based on the policyholder's unique disability needs. We've also excluded provisions that might potentially hurt a physician or dentist at claim time.

What we've incorporated.

1. Disability coverage based on the actual procedures performed as defined by billing CPT/ CDT procedure codes.
2. A choice to work part-time or in another role as opposed to mandatory rehab or part-time employment.
3. A 24-month return-to-work incentive followed by generous partial benefits.
4. No benefit offset for lagged income earned on work that was performed prior to the date of disability.
5. Extended benefits for practitioners age 63 and older.

What we've excluded.

Not only have we included what is important to physicians and dentists, we've also excluded provisions that they don't want or that may be harmful to them.

- NO mandatory rehab or part-time work
- NO limits on self-reported (e.g. back pain), specified disabilities, or recommended treatments
- NO lifetime limits on Mental & Nervous, D&A
- NO subjective maximum capacity restrictions
- NO 40-hour work week or foreign travel restrictions

WE BASE ELIGIBILITY ON CURRENT CPT/CDT CODES.

Many traditional LTD policies use an "own occupation" or "specialty/sub-specialty" definition of disability that, while suitable for other professions, can result in reduced or denied disability benefits for the physician or dentist. The Senior Benefit Consultants at MGIS instead review each policyholder's actual CPT/CDT billing codes during the 12 months prior to disability to determine a policyholder's benefits eligibility. When assessing the levels at which a disability impedes one's ability to perform actual practice procedures, this level of detail ensures we make the most equitable and beneficial determination.

To learn more, call your MGIS Regional VP of Sales today at 800-969-6447 or visit us at www.mgis.com.

MGIS is a leading national insurance program manager experienced in building and managing specialized insurance programs for healthcare professionals. Since its inception in 1969, the company has partnered with the highest-rated insurers and has focused exclusively on disability income-replacement and select specialty insurance coverages for healthcare practices of all sizes and types. Working with select brokers, MGIS manages insurance policies that are backed by Sun Life and Certain Underwriters at Lloyd's. Services are provided by the following MGIS affiliated companies: The MGIS Companies, Inc., Medical Group Insurance Services, Inc. (DBA as MGIS Insurance Agency in CA and in NY), 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 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.

This policy provides disability income insurance only. The expected benefit ratio for this policy is 66%.

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.

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. 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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