

The **best group
disability product**
designed just for
Physicians? Yes,
with Indiana State
Medical Association



mgis income**protect**[®]

*Underwritten by Sun Life Financial
Insurance Companies*

Sun
Life Financial[®]

Indiana State Medical Association has access to the leading income protection program for physician groups at discounted prices...

COMPREHENSIVE INCOME RESTORATION

Physicians need special features that typical group long-term disability insurance doesn't have. To secure the level of income you need, the coverage has to include specialty definitions, high maximum benefits, and physician-specialized features. If a disability ever prevents you from practicing within your medical specialty, Sun Life Physician Group Long-Term Disability (LTD) can help you restore your income the right way.

Sun Life Physician Group LTD highlights

- Protects the work physicians actually perform as the policy has an own procedures definition of disability. You are disabled if you cannot perform the actual procedures you have earned your living from the last 12 months. It doesn't matter what any other physician may be able to do, even those in your same specialty/sub-specialty. We review your CPT/CDT codes at claim time to ensure you have that level of protection.
- No offset for Individual Disability insurance (IDI).
- Acts as a supplement to physician Individual Disability Insurance (IDI). It offers attractive IDI-style benefits on a group platform and is guaranteed issue and typically costs 1/3 of IDI.
- Maximum Monthly Benefit of 60% of salary up to \$15,000 a month (depending on salary).
- Guarantee Issue of \$10,000 monthly. Can potentially go higher depending on incomes.
- Member groups get an additional rider at no extra cost. Groups can choose from one of the following physician-specific riders: Infectious and Contagious Disease, Progressive Illness or Extended Earnings.

FINANCIAL PROTECTION FOR YOUR FAMILY

Sun Life Physician Group Life highlights

- Ability to customize life benefit coverage amount with guaranteed issue up to \$150,000.
- Ability to add on Optional Life—employees can purchase from \$10,000 to \$500,000 in coverage in \$10,000 increments.

PHYSICIAN-SPECIALIZED SERVICE

- **Easy administration** that captures and integrates eligibility information into a single, clear list bill.
- **Physician-Specialized Claims Center** delivering expert analysis and service.
- **Dedicated MGIS account manager** who focuses solely on physicians for all Indiana State Medical Association.

For more information, please contact
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Insurance  Agency



The MGIS Companies, Inc. is a leading national insurance program manager with deep experience in building and managing specialized programs for medical professionals. We partner exclusively with highly rated carriers and focus on group disability and life, and medical-professional liability insurance for medical groups of all sizes and specialties, including emerging group structures and with unique insurance requirements. MGIS works exclusively through local brokers and benefit advisors.

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.