



# Do you think all Physician Group Coverage is the same?

**Together, Sun Life Financial and MGIS provide all these important advantages. What does your carrier offer?**

Contract Advantage	SLF/MGIS*	What Does Your Carrier Offer?
<b>High Financial Ratings</b>	High ratings signify the financial strength and stability to provide long-term security to claimants. Sun Life Assurance Company of Canada enjoys some of the top ratings in the industry.	
<b>Longevity in the Physician Market</b>	MGIS has provided group benefit services to medical practices since 1969, covering more than 120,000 physicians and thousands of medical practices. Sun Life Financial provides group disability to more than 55,000 physicians in the U.S. and Canada.	
<b>Specialized Contract for Medical Practices</b>	The Sun Life Financial contract offered to MGIS physician group customers is sold only to medical professionals and is designed to meet their unique needs.	
<b>Specialized Administration for Medical Practices</b>	MGIS provides dedicated services, designed to meet the unique needs of physician groups.	
<b>Dedicated Claims Office</b>	Sun Life Financial provides MGIS physician groups with a dedicated Disability Claims Center staffed with claims professionals experienced in the specialized needs of physician groups.	
<b>Service Guarantees</b>	Sun Life Financial/MGIS service guarantees cover the accuracy of our claims processing and how quickly we respond to customers' phone calls. An overall satisfaction guarantee ensures customers are 100% satisfied with our service.	
<b>Discount for Medical Group Management Association (MGMA) members</b>	We provide a 5% discount for practices where there is an MGMA member.	

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<b>Robust Employee Assistance Programs (EAP)</b>	We provide a comprehensive EAP plan through ComPsych®, including phone counseling and up to five face-to-face visits for employees and family members per episode. We also provide full reporting capabilities, allowing an employer to gauge the usefulness of the EAP services.	
<b>Travel Assistance with No Maximum Benefits</b>	We provide a travel assistance program for employees and family members traveling over 100 miles from home, with no caps on the maximum benefit payable. This way, the employee is not responsible for any out-of-pocket expenses.	
<b>Human Resource (HR) Tools</b>	MGIS provides participating practices with “HR Essentials” – a comprehensive, online HR resource for practice administrators.	
<b>No Restrictions on Specialties of Physicians</b>	We insure all specialties recognized by the American Board of Medical Specialties.	
<b>Favorable Definition of Disability for Physicians</b>	We offer an “Own Specialty or Sub-Specialty to age 65” definition for physicians. To be considered disabled, physicians must be unable to perform the “material duties” of their Own Specialty or Sub-Specialty. Physicians will not be forced to work in another area of medicine. In addition, we do not require physicians to be board-certified in their Specialty or Sub-Specialty, or derive a specific percentage of income from their Specialty or Sub-Specialty. We view a physician’s material duties as those performed at the physician’s practice.	
<b>A Variety of Benefit Percentages</b>	We offer benefit percentages ranging from 40% to 66 $\frac{2}{3}$ %.	
<b>Variety of Elimination Periods</b>	We offer elimination periods of 90, 180, and 360 days.	
<b>Variety of Benefit Durations</b>	We offer benefits payable to age 65 or the Social Security Normal Retirement Age (SSNRA). Other options are a 2-year or 5-year benefit duration.	
<b>High Maximum Monthly Benefits and Guaranteed Issue Amounts</b>	Maximum benefits and guaranteed issue amounts may be offered up to \$15,000 based on a group’s size and demographics.	

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<b>Generous Minimum Monthly Benefit</b>	Even if the monthly disability benefit is reduced by other income sources, we will never pay qualified claimants less than the greater of \$100 or 10% of their monthly disability benefit.	
<b>A Full Array of Income Protection</b>	Our contract protects all forms of income received from the employer – salary, draw, bonuses, commissions, K-1 earnings, and production formulas.	
<b>Variety of Contribution Options</b>	We offer non-contributory (employer-paid) plans. We also offer Mandatory Contributory plans. Depending on the size of the practice, we may also offer voluntary plans.	
<b>Waiver of Premium</b>	Premiums are not required to be paid for disabled claimants.	
<b>Zero Day Residual</b>	We do not require claimants to be totally disabled to qualify for benefits; benefit qualification can be achieved by either partial or total disability.	
<b>Return-to-Work (RTW) Incentive</b>	For partially disabled claimants, we provide an incentive for their return to work after the Elimination Period by allowing them to receive a full monthly disability benefit, as long as their benefit, plus their work earnings, does not exceed 100% of their pre-disability earnings. This provision is available for the first 12 months of partial work after the Elimination Period (24 months is an option).	
<b>“Best of Both Worlds” Residual Disability Calculations</b>	After the 12-month or 24-month RTW period, we pay partially disabled claimants the HIGHER of the two most popular residual disability formulas: 1) Proportionate Loss Formula, or 2) 50% Offset Formula.	
<b>No Income Test to Determine if Benefits are Payable for Disabled Claimants Who are Not Working</b>	If physicians are disabled and not working, they are considered disabled if unable to perform the material and substantial duties of their specialty. There is no income test to determine if benefits are payable. If a physician is disabled and is working in some capacity, the physician must have an income loss of at least 20% of indexed pre-disability earnings. Also, when determining income loss, we only look at income earned and received from work performed while disabled. We do not include income from procedures performed before the disability.	

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<b>Favorable Income Indexing</b>	Indexing is important because it adjusts the LTD benefit over time to account for inflation and increases in cost of living. We index pre-disability earnings by a flat 5% for both the “earnings test” and for all Proportionate Loss Formulas in the contract. Indexing at 5% annually assumes a physician’s income increases by more than the average worker’s income (as determined by the Consumer Price Index-Wages).	
<b>All Sources Integration</b>	We offer an All Sources Integration option which may help provide physicians with more income protection because it calculates disability benefits differently than Direct Integration. Direct Integration subtracts other income benefits (such as Social Security Disability benefits) dollar-for-dollar from the maximum monthly benefit. The All Sources Integration does not subtract these other income sources from the maximum benefit. This calculation offers the potential to receive up to the maximum benefits without incorporating other income.	
<b>No Benefit Offsets for Individual Disability Benefits</b>	Our LTD benefit does not offset for individual disability insurance benefits.	
<b>No Automatic Benefit Offsets for Salary Continuation</b>	We do not offset for salary continuation benefits paid by employers unless the total of the LTD benefit, plus the salary continuation benefit, exceeds 100% of pre-disability earnings.	
<b>No “Managed Disability” Features</b>	We do not require a physician or employee to participate in a rehabilitation program, but we offer an additional 10% of their monthly disability benefit as an incentive if they choose to do so.	
<b>No 40-hour Work Week Limitation</b>	We understand that many physicians work more than 40 hours per week, and that working less hours could result in a significant income loss. As a result, we do not consider physicians to be fully functioning and able to return to full-time work just because they can work 40 hours per week.	
<b>No “Prudent Person” Language for Pre-existing Conditions</b>	Our contract is not restricted by “prudent person” language for pre-existing conditions. When a contract includes prudent person language, it considers a condition pre-existing if a normally prudent person would have sought treatment for said condition. If a condition is pre-existing, no benefit is payable.	

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<b>Benefits for Mental and Nervous and Substance Abuse Conditions</b>	We limit benefits for Mental and Nervous and Substance Abuse Conditions, and related conditions, to 24 months per occurrence, unless hospitalized. If still disabled after hospitalization, claimants will receive benefits up to an additional 90 days.	
<b>No Benefit Limits on Self-Reported Conditions</b>	We do not limit benefits for self-reported conditions, such as Carpal Tunnel Syndrome, Epstein-Barre Syndrome, Chronic Fatigue Syndrome, Fibromyalgia, musculoskeletal conditions, connective tissue disorders, chemical sensitivities, etc.	
<b>Survivor Benefit</b>	We provide as a standard benefit a lump sum Survivor Benefit equal to 3X gross (before income offsets are deducted) monthly benefit if a claimant dies while receiving LTD benefits.	
<b>Reasonable Accommodation Benefit</b>	When an employer makes worksite modifications that allow a claimant to return to work, we reimburse the employer up to one month's LTD benefit.	
<b>Conversion Benefit</b>	We provide the option for terminated employees to convert their LTD coverage to a policy separate from the employer's group policy. Conversion is not available if terminated employees become eligible for another group LTD plan.	
<b>Sabbatical Continuation</b>	Coverage may be continued during sabbatical leave for up to 12 months (with approval from Sun Life Financial).	
<b>Accidental Dismemberment/Loss of Sight Benefit Rider</b>	This optional benefit provides a specified number of monthly LTD benefit payments if a claimant loses a limb or eyesight due to an accident. The number of guaranteed monthly LTD payments varies by type of loss. Benefits are not offset by other income sources.	
<b>Assisted Living Benefit Rider</b>	This optional benefit helps protect a claimant who is catastrophically disabled. The available benefit percentages are 10%, 13.3%, 20%, 30%, and 40% of income, to a \$5,000 monthly maximum. This benefit is paid in addition to the LTD monthly benefit.	

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<b>Pension Contribution Benefit Rider</b>	This optional benefit pays a percentage of earnings up to \$2,500 per month to an existing retirement plan if a participating employee is disabled. This allows employees to continue to save toward retirement if they become disabled.	
<b>Infectious and Contagious Disease Benefit Rider</b>	This optional benefit pays a physician who tests positive for an infectious or contagious disease (based on the Centers for Disease Control determination of infectious or contagious disease), and has a loss of income of at least 20%. This option is not limited to just HIV or hepatitis, and is not limited to paying only if license is restricted. The benefit is paid based on a proportionate loss formula.	
<b>Progressive Illness Benefit Rider</b>	This optional benefit freezes income for claimants diagnosed with slowly debilitating medical conditions, and allows for a benefit calculation at either the higher of current income, or the income at the time of the diagnosis of the progressive illness.	
<b>Business Protection Benefit Rider</b>	This optional benefit pays a benefit to the practice if a physician or key employee is disabled. No expense verification is required. Various benefit percentages (10%-60%) and durations of 12-24 months are available.	
<b>Extended Earnings Protection Benefit Rider</b>	This optional benefit helps a physician rebuild a patient base following a period of disability. It pays a partial benefit for 3, 6, or 12 months if physicians return to full-time work after a disability, but with income below 60% -80% of pre-disability earnings.	
<b>Cost of Living Adjustment (COLA) Rider</b>	This optional benefit can increase a claimant's total monthly disability benefit by a flat 3% with 5, 10, or unlimited annual adjustments.	

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**To learn more, call your local Sun Life Financial Group Representative today!**

Group insurance policies are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) under Form Series 93P-LH, 98P-ADD, TDBPOLICY-2006 and 02-SL in all states except New York. In New York, group insurance policies are underwritten by Sun Life Insurance and Annuity Company of New York (New York, NY) under Form Series 93P-LH-NY, 06P-NYDBL, 02P-NYSTD, 98P-ADD-NY and 02-NYSL. Product offerings may not be available in all states and may vary depending on state laws and variations.

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