



The MGIS/SLF Partnership Advantage: Best-in-Class LTD Contract Features for Physicians

We design and administer disability programs specialized for physicians, offering one of the strongest contracts available at competitive prices. Let our specialty protect your client's specialty! Just take a look at these specialized contract features:

True “Own Specialty and Sub Specialty” definition of disability

Our contract provides superior protection for the general specialty or sub-specialty in which a physician is practicing, with all claims adjudicated by a specialized, dedicated claims unit. Plus, we do not penalize physicians who have an earnings lag.

Benefit Levels available up to 66 $\frac{2}{3}$ % to \$20,000 a month (dependent on income levels)

Guaranteed Issue is available, depending on group size and income levels. Contributory plans are also available for physicians, allowing tax-advantaged benefits.

Dual Formula Zero Day Residual Disability Benefits

When calculating the first 12 months of return to work, we can allow up to 100% from all sources. Following this, we use the “Best of Both Worlds” formula—the higher of a Proportionate Loss formula or 50% Offset formula, providing a more equitable earnings replacement ratio across an entire salary spectrum.

Superior Standard Contract and Underwriting Features

- ▶ Flat 5% indexing of earnings—for both the 20% earnings loss test and for all Proportionate Loss partial disability formulas
- ▶ Sabbatical leave Coverage Continuation for up to 12 months
- ▶ Conversion included
- ▶ Full EAP and Travel Assistance program included
- ▶ “HR Essential” included—online resource for Human Resource questions and needs

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Specialized Options Designed for Physician Groups*

- ▶ **Infectious and Contagious Disease Benefit.** Pays a benefit upon loss of earnings due solely to testing positive for an infectious and contagious disease as defined by the Centers for Disease Control.
- ▶ **Extended Earnings Benefit.** Provides a continuing benefit after claimant returns to full-time work but still suffering an earnings loss. Helps rebuild patient base following a period of disability. Payable for up to 12 months.
- ▶ **Business Overhead Expense Benefit.** Helps defray the overhead costs of a practice while a covered physician or key employee experiences a period of disability. Benefits are payable to the group, no expense verification required. Various benefit percentages and durations of 12 or 24 months available.
- ▶ **Cost of Living Adjustment (COLA) Benefit.** Flat 3% benefit, with options of 5, 10 or unlimited annual increases.
- ▶ **Pension Contribution Benefit.** Continues contributions to a qualified pension plan during total or residual disability, up to \$2,500 per month.
- ▶ **Assisted Living Benefit.** Provides additional benefit for loss of Activities of Daily Living (ADLs) or cognitive impairment. Benefit percentages options of 10%, 13.3%, 30% and 40%, up to a \$5,000 monthly maximum.
- ▶ **Progressive Illness Benefit.** Freezes earnings when disabled due to progressive illnesses (such as arthritis); allows for benefit calculation at higher of current income or income at diagnosis of progressive illness.
- ▶ **Accidental Dismemberment/Loss of Sight Benefit.** Guarantees a minimum number of monthly LTD benefit payments for loss of limbs or loss of sight.

Why Choose MGIS and Sun Life Financial for Physician Groups?

MGIS is an established leader in delivering distinctive benefit programs and services to medical groups across the country. Sun Life Financial is an international powerhouse known for its impressive financial strength and stellar insurance products. Now, two industry leaders have partnered together to offer physician groups the best in group disability and life benefits. Here is why we are the premier choice for physician groups:

- ▶ Our impressive financial strength
- ▶ Our experience meeting the unique needs of physicians
- ▶ Our ability to make things easy
- ▶ Our best-in-class contract features

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

* Not all options available in all states.

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