



# The MGIS/SLF Partnership Advantage: Claims Expertise

Sun Life Financial provides Medical Group Insurance Services, Inc. (MGIS) Physician Groups with a dedicated Disability Claims Center fully staffed with claims professionals experienced in the specialized needs of physician groups. Located in Portsmouth, NH, this center—along with the liaison provided by the MGIS Account Manager—assures a hassle-free claims process.

## Expert Claims Professionals

- ▶ The Sun Life Financial Disability Claims Center is staffed with claims professionals who are experienced in the unique needs of physician groups, including the wide variety of specialties and sub-specialties, healthcare occupations, compensation structures, and business organizations.
- ▶ Our claims center has a wealth of resources available to it, including on-site physician and psychiatric consultants, a network of some of the best physicians in the U.S., a Certified Public Accountant, Registered Nurses, and Social Security advocates.
- ▶ Rehabilitation counselors have a deep understanding of healthcare occupations, enabling them to meet the specialized needs of physicians and their staffs. Additionally, we have a network of vocational partners throughout the United States to assist our claimants on a local basis.
- ▶ Superior service is ingrained in our culture: Claims professionals return phone calls within 24 hours and are courteous and responsive when speaking with claimants. Representatives are skilled in both telephone communications and personal visits.

## World Class Claims Technology

- ▶ Sun Life Financial has leveraged the resources of our international operations to build one of the best claims management systems in the industry.
- ▶ Through a totally paperless environment, up-to-date claim data is instantly available to any person who needs to work on a claim, so we can always provide timely, relevant answers to customers.
- ▶ A built-in workflow system and automated correspondence ensures timely follow-ups on all claims, which leads to faster claims decisions.

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## Universal Claims Promise

We deliver a universal claims promise to all our customers. Every claims professional promises to:

- ▶ Treat claimants with empathy and respect
- ▶ Act with integrity
- ▶ Apply the same claim review standards every time
- ▶ Make prompt payment of all eligible claims
- ▶ Provide clear and concise communication
- ▶ Focus on customer needs

## Great Service ...Guaranteed

We focus on making things easy for everyone involved, and demonstrate this commitment to service through money-back service guarantees for all our customers.\*

- ▶ Group LTD Claims: 100% payment accuracy for all new LTD claims; 100% compliance with ERISA service requirements
- ▶ Group STD Claims: 100% claims processing accuracy 98% of the time; claims decisions requests for additional information within five business days
- ▶ Group Life Claims: 100% of claims will be processed within 10 business days (upon receipt of complete claim documentation); requests for additional information will be sent within 5 business days; 100% processing accuracy
- ▶ Customer Service: One-day response time to customer phone calls, letters, and emails
- ▶ Overall Satisfaction Guarantee: 100% customer satisfaction

## 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!**

\* Certain limitations apply. If we do not meet these service standards, the policyholder is given a refund as a percentage of premium.

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