



The Benefits of Our “Own Specialty/ Sub-Specialty” Definition of Disability

The definition of disability is at the very heart of the disability contract. If a physician is not disabled according to this definition, he or she receives no benefits under that contract.

Many contracts include an “Own Occupation” definition of disability, which means a claimant is considered disabled if he or she cannot perform the material and substantial duties of his or her own occupation. In the highly-specialized world of physicians, the “Own Occupation” definition can be broadly interpreted, and work against a disabled specialist.

The Sun Life Financial contract offered to MGIS physician group customers contains an “Own Specialty/Sub-Specialty” definition of disability, which means we consider the specific duties that a specialist performs every day when determining whether or not that physician is disabled.

The Trouble with the “Own Occupation” Definition

Some carriers with an “Own Occupation” definition define a physician’s “material and substantial duties” as those performed by a typical doctor in a typical medical practice setting in the “national economy,” with no consideration to the specific duties performed at a particular practice.

Other carriers with an “Own Occupation” definition may consider a physician’s occupation to be as broad as the scope of this physician’s license.

Even other “Own Occupation” contracts may adjudicate physician claims according to the Department of Labor’s Dictionary of Occupational Titles (DOT)—a comprehensive listing of all the occupations performed in the U.S. economy. Unfortunately, this resource does not list the majority of physician specialties.

In each of these cases, the carrier with an “Own Occupation” definition of disability does not consider the specific duties of a specialist when adjudicating the specialist’s disability claim.

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The Benefits of “Own Specialty/Sub-Specialty” Definition

The Sun Life Financial contract offered to MGIS physician group customers looks at specific duties being performed by the physician over the previous 12 months prior to disability, and uses these duties as part of the determination of a claimant’s material and substantial duties.

We strongly believe that our “Own Specialty/Sub-Specialty” wording is critical to the peace of mind desired by physicians at claim time. The dedicated Sun Life Financial claims unit—located in Portsmouth, NH—only handles disability claims for physicians and their staffs. These specialized, dedicated claims examiners understand the material duties of each specialty or sub-specialty, the various ways physicians are paid, and how medical practices are structured.

At a time when many carriers no longer have “Own Specialty/Sub-Specialty” protection in their contracts, Sun Life Financial and MGIS have maintained this critical contract feature. This difference may help determine if a physician is considered disabled and therefore eligible for benefits.

“Own Occupation”	“Own Specialty or Sub-Specialty”
The inability to perform all of the material duties of your Own Occupation (which can be as broad as the scope of your license).	The inability to perform all of the material duties of your Own Occupation, where Own Occupation means the general or sub-specialty in which you are practicing for which there is a specialty or sub-specialty recognized by the American Board of Medical Specialties.

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

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