

## Infectious and Contagious Disease benefit

### AN OPTIONAL BENEFIT TO HELP FILL CRUCIAL COVERAGE GAPS FOR PHYSICIANS AND DENTISTS

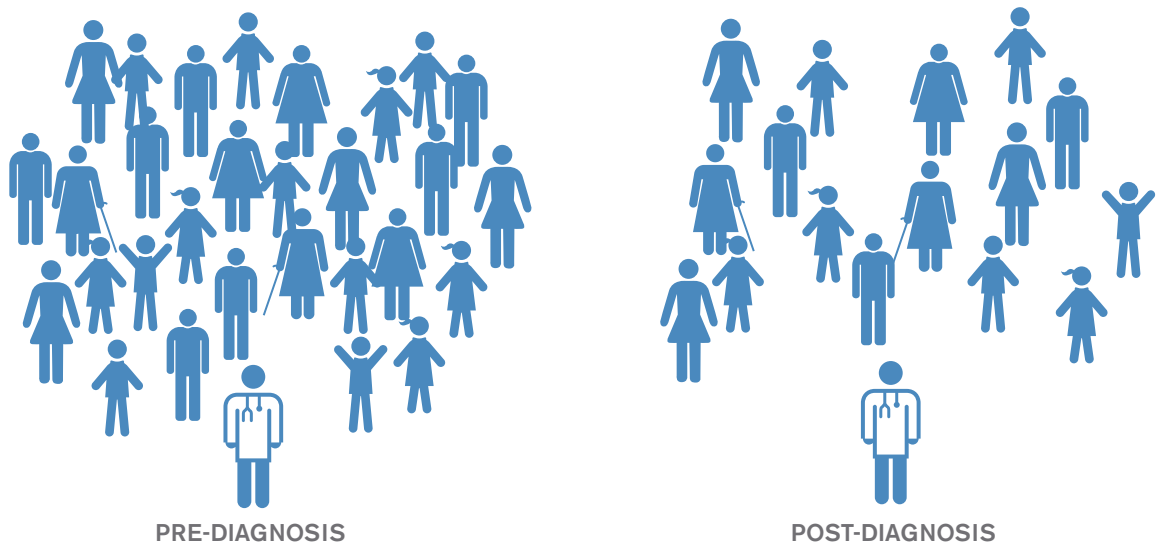
Physicians who have an infectious and contagious disease may suffer a loss of income that can result from license restrictions or revocation, or loss of a patient base—even if the disease does not impair their ability to work their typical schedule.

The MGIS IncomeProtect solution includes specialized group long-term disability (LTD) coverage with an optional Infectious and Contagious Disease benefit that can provide a residual benefit based on the percentage of income loss. Clients customize the benefit by choosing a benefit duration:

- 5-year period
- 10-year period
- LTD benefit duration period

#### IN ACTION

A young doctor shares a small family care practice with five other physicians. He contracts hepatitis. After telling the parents of his patients, some leave, fearing that their children may contract the disease. The doctor's income goes down by 30%. Even though the doctor can still work, and is not disabled due to his condition, he may be eligible for benefits.



**Important:** If symptoms result in a loss of ability to perform duties, the claimant may apply for Long-Term Disability benefits. If the claimant is approved for a Total or Partial Disability benefit, benefits under the Infectious and Contagious Disease benefit cease. This benefit requires that claimants continue to work in their occupation or another reasonably qualified occupation upon authorization by the attending physician. Otherwise, claimants must attend an approved rehabilitative employment program.

**The Infectious and Contagious Disease benefit:**

- Provides protection for any infectious and contagious disease that meets the following definition: classified by the Centers for Disease Control as infectious and contagious and potentially life threatening to the infected person or to those individuals with whom the infected person comes into contact. Examples may include but are not limited to HIV, hepatitis B, and tuberculosis.
- Provides a benefit even if the individual is asymptomatic after the completion of his or her Elimination Period.
- Provides a benefit if the individual:
  - o has been covered under the Group Long-Term Disability contract and the Infectious and Contagious Disease benefit for at least 6 months
  - o provides proof that he or she carries the disease, and first tested positive for the disease after the coverage was effective,
  - o has had his or her license revoked; or has limitations or restrictions on his or her license and as a result is unable to perform the material duties of his or her occupation on a full-time basis; or loses patients as a result of voluntary or involuntary disclosure of the infectious or contagious disease,
  - o throughout a time period equal to the elimination period, experiences a loss of 20% or more of indexed predisability earnings, immediately prior to disclosure, and
  - o has never refused to be immunized against the infectious or contagious disease for which the physician is claiming a benefit.

**To learn more, call your MGIS Regional Vice President  
or Sun Life Employee Benefits Representative today.**

**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.

**Optional benefits are available at an additional cost.**

Group life and disability insurance policies are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) in all states, except New York, under Policy Form Series 93P-LH, 07P-LH-PT/07C-LH-PT, 12-STDPort-C-01, 12-GPPort-P-01, 15-GP-01, and 16-DI-C-01. In New York, group life and disability insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) (Lansing, MI) under Policy Form Series 13-GP-LH-01, 13-ADD-C-01-MGIS, 13-GP-LF-01, 13-LF-C-01-MGIS, 12-GPPort-P-01, 13-LF-Port-C-01, 13-ADDPort-C-01, 15-GP-01, 16-DI-C-01 and 12-STDPort-C-01. The disability policies provide disability income insurance only. They do NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York State Insurance Department.

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This coverage does not constitute comprehensive health insurance (often referred to as "major medical coverage") and does not satisfy the requirement for Minimum Essential Coverage under the Affordable Care Act.

Administration for physician products is provided by Medical Group Insurance Services, Inc. (MGIS), in all states, except as follows: in CA by MGIS Insurance Agency, Inc.; in NY by MGIS Insurance Agency. Product offerings may not be available in all states and may vary depending on state laws and regulations.

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