

Progressive Illness benefit

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

Physicians with deteriorating conditions can experience a gradual reduction in earnings and often do not experience the 20% earnings loss required for disability benefits until the condition becomes severe.

The MGIS IncomeProtect solution includes specialized group long-term disability (LTD) coverage with an optional Progressive Illness benefit that changes the benefit calculation to use the higher of:

- Total Monthly Earnings at the time the physician provides proof of diagnosis
- Total Monthly Earnings at the time the physician becomes disabled under the plan

IN ACTION

Family Practitioner, Age 44

Diagnosis: Multiple Sclerosis

Total Monthly Earnings=\$10,000/month at time of diagnosis

Maximum Monthly LTD benefit: 60% up to \$6,000

In this example, the physician is eligible for benefits sooner with the benefit and the benefit is based on a higher earnings amount throughout the life of the claim.

Time period	Monthly income	Without Progressive Illness benefit	With Progressive Illness benefit
January*	\$10,000		
During year 1	\$9,000	Not eligible for Residual LTD benefit (10% loss from \$10,000)	Not eligible for Residual LTD benefit (10% loss from \$10,000)
During year 2	\$7,500	Not eligible for Residual LTD benefit (17% loss from \$9,000)	Eligible for Residual LTD benefit (25% loss from \$10,000) Residual benefit payable: \$2,500/month during 12-month Return to Work incentive
During year 3	\$5,800	Eligible for Residual LTD benefit (23% loss from \$7,500) Residual benefit payable: \$1,700/month during 12-month Return to Work incentive	Benefits continue with 5% indexing of total monthly earnings, based on the GREATER of Proportionate Loss formula or 50% Offset formula

*Proof of illness provided in January

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.

1. A progressive disease is defined as "a non-infectious disease or disorder of indefinite duration that causes the afflicted person to gradually become totally or partially disabled as the disease or disorder becomes more severe or the symptoms of the disease become more frequent and impacts the afflicted person's ability to perform his/her own occupation."

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-LFPort-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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One Sun Life Executive Park
Wellesley Hills, MA 02481
www.sunlife.com/us
877-736-4739