



PHYSICIAN GROUPS

The Business Protection Benefit: Pays an additional benefit *to the practice* when a key employee becomes disabled

When an owner or key employee becomes disabled, the business can experience a loss of revenue or incur extra expenses, such as the cost of hiring a replacement. It also may need to redistribute overhead expenses to other owners. The Business Protection Benefit (BPB) is an easy and economical way to help keep your business running.

The Business Protection Benefit is paid directly to the practice and is not impacted by any other income benefits. The practice may spend this money as appropriate without having to provide proof of expenses incurred.

Here's how it works

If an owner or key employee is considered totally or partially disabled, the BPB pays an additional monthly benefit directly to the practice. Group policyholders can customize their Business Protection Benefit by choosing:

- BPB percentage—10%, 20%, 30%, 40%, 50%, or even 60% of the employee's indexed total monthly earnings
- Monthly BPB maximum—\$2,500, \$5,000, \$7,500, or \$10,000
- Benefit duration—12 or 24 months

The benefit is calculated in one of two ways

#1) Total Disability Monthly Business Protection Benefit

If an owner or key employee is considered totally disabled, the BPB is calculated by taking the lesser of:

- The employee's indexed total monthly earnings multiplied by the BPB percentage, or
- The monthly BPB maximum, or
- The employee's monthly LTD benefit maximum.

#2) Residual Disability Monthly Business Protection Benefit

If an owner or key employee is partially disabled, the BPB is calculated as follows:

$(A \text{ divided by } B) \times C = \text{the monthly payable BPB}$

- A is the indexed total monthly earnings minus the disability earnings
- B is the indexed total monthly earnings
- C is the BPB payable for total disability benefit

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

Life's brighter under the sun



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Not available in Iowa.

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