



PHYSICIAN GROUPS

Malpractice Insurance Reimbursement rider

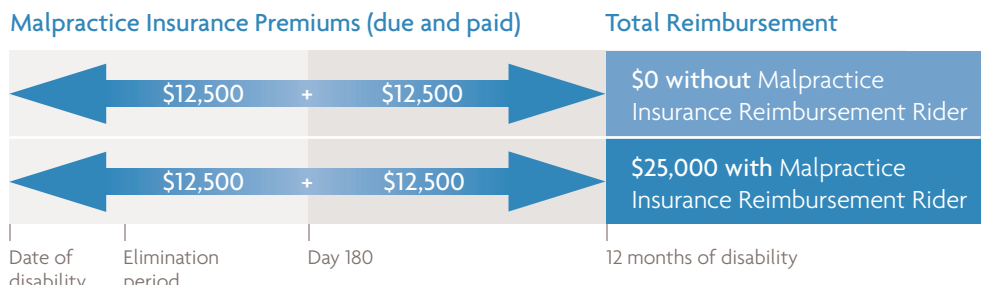
When physicians and dentists are on long-term disability (LTD), paying malpractice insurance bills can be difficult. Our innovative Malpractice Insurance Reimbursement rider, referred to as Professional Liability coverage, provides some financial relief when it's really needed. With this rider, Sun Life will reimburse payments due and paid during a 12-month period while on approved disability—up to a total of \$25,000.

Get reimbursed up to \$25,000

Once you qualify for LTD benefits, we'll reimburse up to \$25,000 of the actual malpractice insurance payments you make, for either ongoing malpractice premium coverage, extended reporting period coverage, or both during a 12-month period while you're out on approved disability. Reimbursement can start from the onset of partial disability, once the elimination period is met.

Example

A physician who pays \$2,084 a month for malpractice insurance is partially disabled due to a car accident. She is disabled for a total of 12 months. Let's compare her malpractice reimbursement payments with and without the rider. The difference is significant. Without the Malpractice reimbursement rider, she would receive no reimbursement payments—a total of zero dollars. With the Malpractice Insurance Reimbursement rider, she would be reimbursed \$25,000.



This example is for hypothetical purposes only and shows reimbursement payments under the Malpractice Insurance Reimbursement rider for the first 12 months of a partial disability with a 180-day elimination period and a \$25,000 rider maximum.

What if \$25,000 and 12 months isn't enough? No problem. Upon request, higher maximums and longer durations are available to eligible groups.



Easy to use – no forms to fill out!

Once the rider is added to a policy, how do you use it? Simple. After you qualify for an LTD benefit and meet the elimination period, just send in proof that you've paid your malpractice insurance. We'll send a reimbursement check. There are no forms to fill out.

1. Reimbursement request

MGIS provides administration services for all of Sun Life's Physician Group products. To request a reimbursement, send or fax to MGIS:

- A statement asking for Malpractice Insurance Reimbursement
- Copies of invoices with proof of malpractice insurance coverage dates and payments
- The Sun Life Physician Group LTD policyholder account number

MGIS

Attn: Malpractice Insurance Reimbursement Request

P.O. Box 16110

Salt Lake City, UT 84116

Fax: 801-990-2401

2. Reimbursement checks

We'll send the reimbursement checks to the employee or employer, according to the policy.

Plus, we'll match the reimbursement schedule to the payment schedule that the practice, physician, or dentist uses. Checks can be monthly, quarterly, or some other period of time that the policyholder specifies. There's no need to change a business practice to use this rider.

Protect more income

The Malpractice Insurance Reimbursement rider is a great way for medical practices, doctors, and dentists to protect more of their income. It reduces the financial burden of malpractice insurance costs during disability.

When it comes to protecting assets, a comprehensive approach makes sense. In addition to adding the Malpractice Insurance Reimbursement rider, there are more ways you can increase your protection.

Ask about these innovative offerings:

- Retro Disability Benefits®
- Pension Contribution Benefit rider
- Business Protection rider
- Emergency Travel Assistance¹
- Identity Theft Protection¹

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

¹ Emergency Travel Assistance is provided by Assist America® Identity Theft Protection is provided by SecurAssist®, an Assist America program. These services are not insurance and are included in the cost of benefits.

Malpractice insurance refers to professional medical or dental practice liability insurance. For physicians or dentists who retire due to disability from their practices, the rider reimburses costs associated with the extended reporting period. The Malpractice Insurance Reimbursement rider is available to physicians and dentists with Sun Life Physician Group LTD.

Group 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, 98P-ADD, 02-SL, 07-SL, and 01C-LH-PT. In New York, group insurance policies are issued by Sun Life Insurance and Annuity Company of New York (New York, NY) under Policy Form Series 93P-LH-NY, 06P-NYDBL, 02P-NYSTD, 98P-ADD-NY, 02-NYSL, 07-NYSL, and 01NYC-LH-PT. 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. 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; in NC by Insurance Administration, Inc., d/b/a MGIS NC. Product offerings may not be available in all states and may vary depending on state laws and regulations.

Sun Life Insurance and Annuity Company of New York ("SLNY") was acquired by Delaware Life Holdings, LLC. Group and voluntary insurance products underwritten through SLNY will continue to be administered by a member of the Sun Life Financial group of companies.

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