mgis incomeprotect® HOSPITAL+

Underwritten by Sun Life Financial Insurance Companies

Group Disability Insurance Solution for Hospital-employed Physicians

incomeprotect® | HOSPITAL+ is an insurance program that meets the needs of hospital administrators and employed physicians. Providing compelling benefits that help attract and retain in-demand physicians is challenging with a traditional Group Disability and Life policy. By choosing incomeprotect® | HOSPITAL+, hospitals can provide their employee physicians a separate physician "IDI Supplement" group LTD plan that meets the unique needs of today's hospital-employed physicians while effectively managing expenses.

HOSPITALS HAVE TWO COMPETING NEEDS:

Attract and retain physicians

Competition continues to increase for a shrinking pool of hospital-associated physicians to drive revenue.

Closely manage expenses

Expense control is crucial to show profitability and fund the capital investments needed in a post-ACA world.



HOSPITAL-EMPLOYED PHYSICIANS ALSO HAVE SPECIFIC NEEDS:

Adequate Coverage

Basic LTD coverage offered by most hospitals doesn't provide the right amount or the right type of income replacement coverage.

Choice

Physicians with different incomes need different amounts of IDI-Supplement coverage.

BRIDGING THE GAP

The incomeprotect® | HOSPITAL+ solution allows hospitals to provide an IDI-Supplement program designed specifically for physicians that better addresses their needs. Options for offering this IDI-supplement program include:

- Traditional employer paid;
- Hospital-paid core plan with Physician-paid buy-up option
- Voluntary choice plans

RISK MANAGEMENT

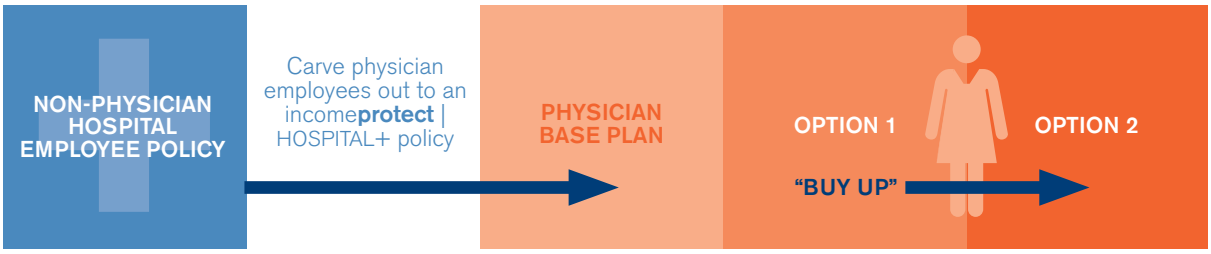
- By carving your Physicians out into our policy., you can reduce the volatility a Physician claim can have, while providing your Physicians the specialized contract and expertise their occupation requires
- Physicians are your most valued asset, when one goes out it impacts your ability to meet patient needs and the bottom line. Recognizing the investments both you and your Physician have made, our dedicated claims team works with both the Hospital and Physician to develop a return to work plan that makes sense
- With their experience and expertise MGIS can help you more effectively manage your benefit program and deliver unparalleled product and service to your most important employees

SERVICE AND EXPERTISE

Our service approach brings together underwriting, implementation, account service and claims management services with a level of industry knowledge and attention to detail doctors expect

- Underwriters focused solely on the physician market
- A dedicated long-term disability claims team focused on managing complex physician claims
- Implementation Managers to make the move to MGIS easy and accurate
- Elite Service from your MGIS Account manager to ease your HR burden

EXAMPLE STRUCTURE: Hospital provides base plans for staff and physicians. Physicians may then "buy up" to meet their individual needs



HIGH VALUE SOLUTION

The incomeprotect® | HOSPITAL+ solution provides the opportunity for a win/win for hospitals and physicians with these high-value outcomes:

Hospitals

- Compete for and retain doctors with physician specific disability programs and attractive buy-up options
- Structure the program to minimize rate volatility
- Tailor the program to individual hospital and hospital system needs
- Provide coverage to affiliated, non-employee doctors

Physicians

- Access to a solid IDI Supplement coverage available on a group platform
- Use options to tailor benefit amounts to meet individual coverage needs
- Elect benefit amounts to meet their full replacement ratio needs
- Receive payments when they cannot perform the actual CPT code based procedures they have built their careers on

MGIS is a leading national insurance program manager experienced in building and managing specialized programs for medical professionals. We partner with the highest rated insurers and focus on group disability and life for medical practices of all sizes, types, and specialties. Insurance policies managed by MGIS are backed by Sun Life Financial. We work exclusively through select brokers and benefit advisers. MGIS services are provided by MGIS affiliated companies: The MGIS Companies, Inc., Medical Group Insurance Services, Inc., and MGIS Underwriting Managers, Inc. (DBA as MGIS Professional Insurance Solutions in CA and MGIS Underwriting Agency in NY).

Compliments of:
WAB™ Working American Benefits
(954)239-5259

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.

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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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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Sun Life Financial®

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