

Large Group Benefits, Small Group Flexibility

ALIGNED VALUE FOR MULTI-PRACTICE SPONSORS AND THEIR MEMBERS

As medical practices continue to affiliate, benefits administrators and their brokers are tasked with offering valuable benefit solutions that meet the highly specialized needs of individual physicians and dentists while providing the purchasing scale and ease of administration crucial to sponsors.

The MGIS **IncomeProtect** | Multi-Practice solution addresses potentially large coverage gaps for high income earners, eases the HR burden of administrators, and offers “big company” features and purchasing scale that individual practices may not be able to obtain on their own.

FLEXIBLE, SPECIALIZED GROUP LONG-TERM DISABILITY COVERAGE

- Supplements IDI (Individual Disability Insurance) to increase overall disability income replacement ratio
- Multiple plan designs with choice of benefit amounts and durations, managed under a single program for administrative purposes
- Designed for physicians, dentists, and practices
- Bases disability on the actual procedures they are paid to perform
- Physician and dentist specific riders, including infectious and contagious disease rider and medical malpractice insurance reimbursement
- Business revenue protection rider
- Guarantee Issue (medical underwriting is only required for late entrants and amounts in excess of the Guaranteed Issue limit)
- Claims team dedicated to meeting only the needs of physicians and dentists
- Group short-term disability and life solutions that round out a strong income protection package

ONLY 1% OF
PHYSICIANS
RANK “**RUNNING
A BUSINESS/
ADMINISTERING
A COMPLEX
HEALTH CARE
ORGANIZATION**”
AS THEIR **MOST
SATISFYING
FACTOR** ABOUT
PRACTICING
MEDICINE¹

*Underwritten by Sun Life Financial
Insurance Companies*

SINGLE ADMINISTRATION, ELITE SERVICE

- Multi-practice Entities are treated as a single program for administrative purposes even though affiliated groups are not a single employer
- Each Multi-practice Entity is assigned an insurance-licensed MGIS account service manager as their single point of contact for billing, eligibility, plan changes, questions and problem resolution.
- Account service managers fulfill required employer paperwork at time of claim (typically managed by employer benefits administrators)
- Low administrative overhead

BUILT SPECIFICALLY FOR THE MULTI-PRACTICE ENTITY (MPE)

This emerging structure is comprised of multiple independent physician practices forming an organization to improve business effectiveness. Centralized management and decision making applicable to all member practices is a key distinguishing feature.

Contact your MGIS Regional Vice President today for details.

1. "Physician perspectives about health care reform and the future of the medical profession," Deloitte 2013 Survey of U.S. Physicians, Figure 1. <http://www2.deloitte.com/content/dam/Deloitte/us/Documents/life-sciences-health-care/us-lshc-deloitte-2013-physician-survey-10012014.pdf>

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.

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, 12-GP-01, and 12-DI-C-01. In New York, group insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) (Windsor, CT) under Policy Form Series 13-GP-LH-01, 13-LTD-C-01-MGIS, 13-STD-C-01-MGIS, 13-ADD-C-01-MGIS, 13-GP-LF-01, 13-LF-C-01-MGIS.

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.

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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