



To MGIS Brokers,

To ease the burden on our clients at this difficult time, we are pleased to share the following regarding furloughed insureds under MGIS-Sun Life Financial LTD/STD policies:

- For onboarding new groups, we are waiving the actively at work requirement for employees currently on furlough or reduced hours until the earlier of 90 days from their policy effective date or September 1. To be eligible for this extension of coverage, these employees must have been actively at work on 3/13, and premium payment must continue while they are out.
- For existing clients, we are waiving the actively at work requirement for employees currently on furlough or reduced hours until the earlier of 90 days or September 1. To be eligible for this extension of coverage, these employees must have been actively at work on 3/13, and premium payment must continue while they are out.
- New hires in this same scenario will have furlough days counted towards their eligibility waiting period.

If you have questions regarding these changes, [please contact your MGIS RVP](#).

Regards,

Andrew Davison

Chief Underwriting Officer,
Director of Operations

MGIS is a leading national insurance program manager experienced in building and managing specialized insurance programs for healthcare 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 and Certain Underwriters at Lloyd's. We work exclusively through select brokers and insurance 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).

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.

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.

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