DISCOUNT

LIFETIME FINANCIAL GROWTH
LLC
PROTECT - INVEST - ACHIEVE

EXCLUSIVE DISCOUNTS ON DISABILITY INSURANCE

Provider Choice - Disability Income	Medical Discount 10%
Protection for Physicians	Specialty Discount 10% Residency Discount 10% Hospital Association Discount 10%

DISCOUNT

A resource for professionals

An Affiliate Partner of THE PHYSICIAN ALLIANCE

Guardian

Provider Choice — details matter

See what makes Guardian a strong choice for disability insurance

Once you understand the importance of income protection, what's next? Policy features matter when deciding which disability insurance carrier will help protect your income.

With a wide variety of base policy features and additional benefits, you can feel confident that no matter what happens — your income is protected with Provider Choice.

Benefits at a glance

Waiver of Premium
Premiums are waived while you are receiving benefits and continue to be waived for six months after benefits end.

Waiver of Elimination Period
If you suffer a disability that lasts more than six months and we pay benefits, we'll waive the elimination period for any subsequent disability of 30 days or more that occurs within five years regardless of the cause.

Presumptive Disability Benefit
Waives the elimination period and pays a benefit for total disability if there is a total loss of hearing, speech, sight on both eyes, or the use of any two limbs. Does not need to be irrecoverable.

Hospice Care Benefit
Waives the elimination period if under a physician-ordered plan of care for hospice services and pays a total disability benefit.

Serious Illness Supplemental Endorsement
Pays an additional 50% of the monthly benefit for 12 months over the life of the policy if totally disabled from cancer, stroke, or heart attack.

Unemployment Premium Suspension
Although there is no eligibility for coverage, if you are receiving unemployment benefits you will have the option to stop making premium payments for up to twelve months without worrying about the policy being cancelled.

Occupational Rehabilitation and Modification and Access Benefit Endorsement
Can pay expenses for rehabilitation and modification and access to help you return to work in your occupation with an approved plan.

Definition of Disability
Designed just for medical doctors and doctors of osteopathy, and the strongest definition that we offer, our Enhanced True-Own Occupation provides more ways to qualify for disability benefits. If totally disabled, it provides you with the flexibility to be gainfully employed, in some instances even in your own practice, and still receive total disability benefits.

Enhanced Partial
Provides benefits when, solely due to sickness or injury, you suffer a loss of income of 15% or more.

Basic Partial
Provides benefits when, solely due to sickness or injury, you suffer a loss of income of 20% or more and have a loss of time or duties.

These discounts apply to the Provider Choice individual disability income insurance policy, helping eligible physicians secure income protection coverage at a reduced premium.

COLA[1]

Provides an annual increase in benefits while on claim to keep pace with inflation. Increases stay on the policy after recovery at no additional cost.

Unemployment Waiver of Premium Rider

Waives premiums for 12 months if receiving unemployment benefits without loss of coverage for an additional premium.

For more information about the benefits of Provider Choice, contact a financial professional.

The Guardian Life Insurance Company of America

guardianlife.com

New York, NY

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[1] This benefit is not necessarily protection against increases in the cost of living.

Individual disability insurance policy forms 18ID, 18UD and 18GI underwritten and issued by Berkshire Life Insurance Company of America, Pittsfield, MA, a wholly owned stock subsidiary of The Guardian Life Insurance Company of America, New York, NY. Product provisions and availability may vary by state. In New York: These policies provide disability insurance only. They do not provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. For policy form 18ID, the expected benefit ratio is 50%. For policy forms 18UD, 18GI, 18UD-F, an 18GI-F, the expected benefit ratio is 60%. The expected benefit ratio is the portion of future premiums that the company expects to return as benefits, when averaged over all people with these policy forms. Optional riders are available for an additional premium.

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Disability Income protection just for physicians

Game changer

As a leading provider of individual disability insurance (DI) for physicians, we understand your unique needs when it comes to income protection. That knowledge has helped shape the development of special disability coverage *just for physicians* that's raising the bar for what you can expect when it comes to DI.

True own-occupation protection

Our Enhanced True Own-Occupation protection[1] just for medical doctors and doctors of osteopathy starts with our strong True Own-Occupation Definition of Total Disability. **If totally disabled, you're able to receive your full disability benefits even if you're gainfully employed in another occupation or capacity.** And, while totally disabled in your own occupation, there may be instances where you can even work in your own business or practice and still collect your full disability benefit.

Plus more ways to qualify for benefits

Then, we add a straightforward, easy-to-understand formula to qualify for benefits. It's based on your source of earnings and provides more ways to qualify for benefits. We'll consider you totally disabled if you are a Medical Doctor or Doctor of Osteopathy and more than 50% of your income is from:

- Hands-on patient care and, solely because of injury or illness, you can no longer perform hands-on patient care; or
- Performing surgical procedures and, solely because of injury or illness, you can no longer perform surgical procedures.

If you have limited your occupation to the performance of the material and substantial duties of a single medical specialty, we will deem that specialty to be your occupation.

That's not all. If you don't qualify for benefits under the source-of-earnings formula above, then we'll look at your key duties, including those you were performing in your medical specialty at the time your disability began, to assess whether or not you qualify. Because we evaluate your situation from multiple perspectives, we give you *more ways to qualify for total disability benefits.*

True Own-Occupation Definition of Disability

\+ More ways to qualify for benefits

Enhanced True Own-Occupation Definition of Total Disability

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Income protection that adds up to more!

This special DI protection may be a game changer for physicians.

We "get" physicians

Listening to thousands of physicians, both those who are customers and those who aren't, has given us a deeper understanding of what you may need now as well as for the years ahead. These insights led to us being one of the first individual DI carrier to offer Student Loan protection and the option for an added lump sum benefit at age 60. Our exclusive Enhanced True Own-Occupation Definition of Disability just for physicians is why we are often chosen by physicians for DI. You'll appreciate our:

Base policy:

- One of the strongest in the marketplace, with:
  - Hospice benefit
  - Serious Illness Endorsement

Options for:

- Student loan coverage
- Protection in the event of partial disability
- Lump sum benefit

10% discount for:

- Family Medicine and Internal Medicine Physicians (except for Rheumatologists)[2]
- Radiologists
- Pulmonologists
- Surgeons (except for Orthopedic Surgeons and Oral Surgeons)

Track record of strength and stability
Award-winning service

- DALBAR Insurance Service Award consecutively since 2015[3]

See how three different physicians qualify for total disability benefits. The first two qualify using the enhanced formula, and the third under a traditional assessment of how the disability affected his or her ability to perform occupational duties.

	Pre-disability sources of income	Post-disability capabilities	Under our enhanced true own-occupation considered	Employment options while totally disabled
Surgeon	• 60% from surgery • 40% from patient care and office visits	Persistent tremor in dominant hand • Cannot perform surgery • Able to diagnose and treat patients	Totally Disabled (full benefits) because more than 50% of income came from surgical procedures and he or she can no longer perform those due to disability.	Each physician, while eligible for total disability benefits, can choose to be: • Gainfully employed full time or part time anywhere, even in his or her practice/business, or • Not gainfully employed and still receive his or her full total disability benefits.
Internist	• 100% from hands-on patient care and office visits	Spinal cord injury • Cannot diagnose and treat patients	Totally Disabled (full benefits) because more than 50% of income came from patient care and he or she can no longer do that due to disability.	
Pathologist	• 100% from specimen evaluation	Macular degeneration • Binocular vision impaired	Totally Disabled (full benefits) while unable to qualify under the enhanced formula, he or she *would qualify* based on the inability to perform the material and substantial duties of his or her own occupation (True Own-Occupation) due to disability.	

The Guardian Life Insurance Company of America

guardianlife.com

New York, NY

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1 Not available for policies that do not include a partial disability rider.

2 Endocrinologists, Gastroenterologists, Geriatricians, Hematologists, Oncologists, and Nephrologists are eligible for a higher occupation class instead of the discount.

3 https://www.dalbar.com/Awards/Winners/107

Individual disability Policy Forms 18ID and 18UD underwritten and issued by Berkshire Life Insurance Company of America (BLICOA), Pittsfield, MA. BLICOA is a wholly owned stock subsidiary of and administrator for The Guardian Life Insurance Company of America, New York, NY. Optional riders are available for an additional premium. Product provisions and availability may vary by state.

In New York: These policies provide disability insurance only. They do not provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. For policy form 18ID, the expected benefit ratio is 50%. For policy forms 18UD, and 18UD-F, the expected benefit ratio is 60%. The expected benefit ratio is the portion of future premiums that the company expects to return as benefits, when averaged over all people with these policy forms.

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