



PHYSICIAN GROUPS

Infectious and Contagious Disease rider

This rider is available with Sun Life's Physician Long-Term Disability insurance and pays a benefit if an individual is able to work but suffers a loss of income because he or she tests positive for an infectious and contagious disease. This loss of income can result from license restrictions or revocation, or loss of a patient base.

When an individual contracts a disease, it can be devastating to a physician's or dentist's practice, even if the individual does not exhibit any symptoms of the disease. Our Infectious and Contagious Disease rider is designed to help.

Here's how it works

The Infectious and Contagious Disease rider provides an added layer of income protection to physicians.

- Provides protection for any infectious and contagious disease that meets the following definition: classified by the Centers for Disease Control as infectious and contagious and potentially life threatening to the infected person or to those individuals with whom the infected person comes into contact. Examples may include but are not limited to HIV, hepatitis B, and tuberculosis.
- Provides a benefit even if the individual is asymptomatic after the completion of his or her Elimination Period.
- Provides a benefit if the individual:
 - has been covered under the Group Long-Term Disability contract and the Infectious and Contagious Disease rider for at least 6 months,
 - provides proof that he or she carries the disease, and first tested positive for the disease after the coverage was effective,

- has his or her license revoked; or has limitations or restrictions on his or her license and as a result is unable to perform the material duties of his or her occupation on a full-time basis; or loses patients as a result of voluntary or involuntary disclosure of the infectious or contagious disease,
- throughout a time period equal to the elimination period, experiences a loss of 20% or more of indexed predisability earnings, immediately prior to disclosure, and
- has never refused to be immunized against the infectious or contagious disease for which the physician is claiming a benefit.

Benefit duration

The Infectious and Contagious Disease rider can provide a residual benefit based on the percentage of income loss. It is available in three payment durations:

- 5-year period
- 10-year period
- benefit duration period

Life's brighter under the sun



Example

A young doctor shares a small family care practice with five other physicians. He contracts hepatitis. After telling the parents of his patients, some leave, fearing that their children may contract the disease. The doctor's income goes down by 30%. Even though the doctor can still work, and is not disabled due to the hepatitis, he may be eligible for benefits.

Please note: If symptoms result in a loss of ability to perform duties, the claimant may apply for Long-Term Disability benefits. If the claimant is approved for a Total or Partial Disability benefit, benefits under the Infectious and Contagious Disease benefit rider cease. This rider requires that claimants continue to work in their occupation or another reasonably qualified occupation upon authorization by the attending physician. Otherwise, claimants must attend an approved rehabilitative employment program.

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



One Sun Life Executive Park
Wellesley Hills, MA 02481

www.sunlife.com/us
877-736-4739

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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, 98P-ADD, 01C-LH-PT, 12-GP-01, and 12-DI-C-01. In New York, group life and disability 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-STD-C-01-MGIS, 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.

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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