

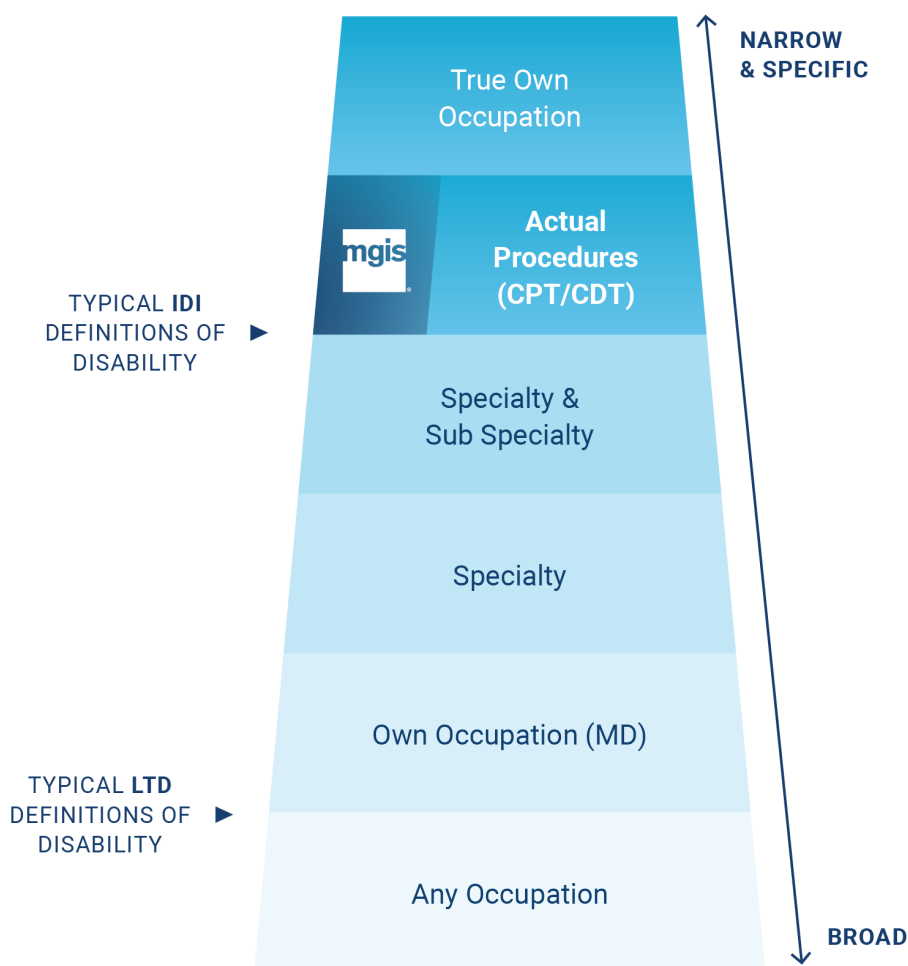


Definition of Disability

ACTUAL PROCEDURES



MGIS provides the most specific, unambiguous, definition of disability available to healthcare professionals.



The majority of Group Long-Term Disability (LTD) policies use broad and subjective definitions of disability that do not adequately protect doctors.

Coverage mirrors individual disability insurance (IDI) policies by defining disability based on the actual procedures (CPT, CDT/ADA, etc.) a doctor performed for twelve months before the onset of disability.

If the MGIS claims team determines that the disability prohibits the claimant from performing one or more of these actual procedures, the claimant will be considered disabled.

Each claim is unique and other factors must be evaluated on its merits to determine if a claim is payable.

There's a distinct difference between the MGIS approach to the definition of disability (using actual procedures) and typical group coverage (using either ABMS or DOT).

- Only 30 Department of Labor (DOL) Medical “Sub-Specialties”
- Only 190 American Board of Medical Specialties (ABMS) Medical “Sub-Specialties”
- 10,000 Procedural Codes

To learn more, contact the MGIS sales team at mgis.com/contact

Benefits are not payable without an earnings loss.



MGIS and Reliance Matrix are partners in offering specialized disability income protection for doctors. MGIS provides specialized sales support, administration, and underwriting, and Reliance Matrix provides sales support, claims management and insurance underwriting through its insurance subsidiaries.

MGIS is a leading national insurance program manager experienced in building and managing specialized insurance programs for doctors. We partner with highly rated insurers and focus on disability and life insurance for practices of all sizes, types, and medical specialties. Insurance policies managed by MGIS are backed by the underwriting companies of Reliance Matrix 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).



Reliance Matrix is a branding name. Reliance Standard Life Insurance Company (Home Office Schaumburg, IL) is licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. First Reliance Standard Life Insurance Company (Home Office New York, NY) is licensed in New York and Delaware. Standard Security Life Insurance Company of New York (Home Office New York, NY) is licensed in all states. Long-Term Disability coverage is offered under group policy forms LRS-9660/ICC-LRS-9660. Absence services are provided by Matrix Absence Management, Inc. 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 features and availability may vary by state.

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