Protect Your Income

DESIGNED EXCLUSIVELY FOR DOCTORS

reliance matrix

PROTECT YOUR MOST VALUABLE ASSET WITH DISABILITY GUARD FOR DOCTORS™

How much of your income is important to you?

- Most physicians have high-quality Individual Disability Insurance (IDI)
- Many have only $10,000 per month of protection
- For those earning $25,000 per month, that only protects 40% of their income
- For those earning $30,000 per month, that only protects 33% of their income
- Financial advisors recommend covering at least 60% of income

Typical Group Long-term disability (LTD) plans do not protect DOCTORS the way they expect.

- Group LTD can help fill the remaining coverage gap, but
- Typical Group LTD plans do not contain important provisions found in IDI policies

Disability Guard for Doctors™ mirrors key features of IDI while maintaining the benefits of group coverage.

Leading Coverage Features

Definition of Disability
Based on actual procedures (e.g., CPT, CDT) performed. Pays benefits when the insured can no longer perform one or more of the actual procedures they have provided over the past 12 months, as shown by their CPT, CDT, or other billable codes.

Favorable Earnings Definition and Lagged Earnings
Pre-disability earnings are defined using bonuses, partnership income, and any other earnings for work performed with the employer beyond base salary.

Per-Occurrence Mental & Nervous and Drug & Alcohol (MNDA)*
Disability Guard for Doctors™ includes a 24-month per-occurrence MNDA limitation—not a lifetime max limitation.

"Best of Both Worlds" Partial Disability Benefits*
Disability Guard for Doctors™ provides a 12-24-month return-to-work (RTW) incentive period. After the RTW period is over, MGIS calculates partial disability benefits using a "best of both worlds" calculation.

*Coverage feature applies to all classes of employees.

Ask your employer or benefits broker for more information about the benefits of Disability Guard for Doctors™ Group Long-Term Disability Insurance.

MGIS and Reliance Matrix are partners in providing specialized disability income protection for healthcare professionals. 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 healthcare professionals. 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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