

# DI Protection Just for Physicians

True Own-Occupation  
Definition of Disability

+ More Ways to Qualify  
for Benefits

Enhanced True Own-  
Occupation Definition  
of Total Disability

Income Protection  
That Adds Up to More!

## 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 shaped 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\* just for physicians 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 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.

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.***

*This Special DI Protection is 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 need now as well as for the years ahead. These insights led to our being the first individual DI carrier to offer Student Loan protection and the option for an added Lump Sum at age 60. Our exclusive Enhanced True Own-Occupation Definition of Disability just for physicians is but the latest example of what's made us a “go-to” company for physician 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:**
  - All surgical specialties except oral and orthopedic
  - Family practice, general practice, and internal medicine/internist physicians
- **Track record of strength and stability**
- **Award-winning service**
  - 2015 DALBAR Insurance Service Award

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
<b>SURGEON</b>	<ul style="list-style-type: none"> <li>• 60% from surgery</li> <li>• 40% from patient care and office visits</li> </ul>	<b>PERSISTENT TREMOR IN DOMINANT HAND</b> <ul style="list-style-type: none"> <li>• Cannot perform surgery</li> <li>• Able to diagnose and treat patients</li> </ul>	<b>Totally Disabled (full benefits)</b> because more than 50% of income came from surgical procedures and he or she can no longer perform those due to disability.	<b>Each physician, while eligible for total disability benefits, can choose to be:</b> <ul style="list-style-type: none"> <li>• Gainfully employed full time or part time anywhere, even in his or her practice/business,</li> <li>or</li> <li>• Not gainfully employed</li> </ul> <b>and still receive his or her full total disability benefits.</b>
<b>INTERNIST</b>	<ul style="list-style-type: none"> <li>• 100% from hands-on patient care and office visits</li> </ul>	<b>SPINAL CORD INJURY</b> <ul style="list-style-type: none"> <li>• Cannot diagnose and treat patients</li> </ul>	<b>Totally Disabled (full benefits)</b> because more than 50% of income came from patient care and he or she can no longer do that due to disability.	
<b>PATHOLOGIST</b>	<ul style="list-style-type: none"> <li>• 100% from specimen evaluation</li> </ul>	<b>MACULAR DEGENERATION</b> <ul style="list-style-type: none"> <li>• Binocular vision impaired</li> </ul>	<b>Totally Disabled (full benefits)</b> While unable to qualify under the enhanced formula, he or she <b>would qualify</b> based on the inability to perform the material and substantial duties of his or her own occupation (True Own-Occupation) due to disability.	

\*Not available for policies with a Graded Lifetime Rider or that do not include a partial disability rider.

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.

