



# Group Life and AD&D Competitive Advantages

The standard Group Life and Accidental Death and Dismemberment (AD&D) features in the Sun Life Financial contract offered to MGIS physician groups provide substantial competitive advantages.

## Why Our Group Life Contract is Better

- ▶ **Enhanced Waiver of Premium.** This feature waives the premium for Group Life coverage for disabled employees who remain totally disabled. This benefit lasts up to age 65 if the disability starts before age 60, or lasts for five years if the disability starts at age 60 or older.
- ▶ **No Waiting Period for Waiver of Premium.** The Sun Life Financial contract does not require a six-month or nine-month qualification period before waiving premium payments. Our contract waives premiums as soon as a claimant is shown to be totally disabled.
- ▶ **Coordinated Filing of Waiver for LTD/Life Customers.** When Sun Life Financial is the carrier for both LTD and Life, the LTD claims area files the Waiver of Premium benefit automatically for MGIS customers. When a contract does not include this automatic feature, disabled employees may not remember to file the claim themselves, causing them to lose their group life coverage at the very time they need it the most.
- ▶ **Extended Coverage for Partial Disability.** Some carriers allow partially-disabled claimants to remain on the Group Life plan, with premium payment, for only 12 months (“medical leave of absence”). After 12 months, claimants must convert to an individual policy in order to keep their life insurance. The Sun Life Financial contract allows partially disabled claimants, who normally do not meet the definition of disability for Waiver of Premium (total disability), and who also do not meet the “30 hour actively at work” standard definition of eligibility for coverage for Group Life insurance, to continue their Group Life insurance with premium payment as long as they are receiving LTD benefits.
- ▶ **Accelerated Benefits.** Allows covered employees to receive a “living benefit” equal to 75% of their life insurance benefit amount (maximum of \$500,000) if they are diagnosed as terminally ill, with a life expectancy of 12 months or less.
- ▶ **Emergency Travel Assistance.** We are pleased to provide Emergency Travel Assistance to MGIS physician groups that choose Basic Group Life coverage from Sun Life Financial. Whether the employee is traveling for business or pleasure and is 100 or more miles away from home, with one simple phone call he or she can get emergency help, anywhere in the world, 24 hours a day, 365 days a year.

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## Why Our AD&D Contract is Better

- ▶ **Plenty of Time to File Claims.** Some carriers require an AD&D loss to occur within 90 days of the accident. The Sun Life Financial contract allows a full 365 days for an AD&D claim to be filed.
- ▶ **Generous Benefits.** Some carriers only pay an Accidental Dismemberment claim if the claimant physically loses a limb. The Sun Life Financial contract pays an Accidental Dismemberment claim if the claimant physically loses a limb, or if the claimant suffers permanent loss of use of a limb due to quadriplegia, paraplegia or hemiplegia.

In addition, the Sun Life Financial contract includes the following valuable benefits:

- **Seat Belt Benefit** if the claimant dies in an automobile accident while using a seat belt (lesser of 25% of the AD&D benefit, or \$25,000)
- **Air Bag Benefit** if the claimant dies in an automobile accident where air bags have deployed (must have been using a seat belt – lesser of 10% of the AD&D benefit, or \$5,000)
- **Child Care Benefit** if Accidental Death occurs (children under age 13 years; lesser of 2% of the AD&D benefit or actual expense, or \$2,000)
- **Spouse Education Benefit** if Accidental Death occurs (lesser of \$3,000 or actual cost of education)
- **Child Education Benefit** if Accidental Death occurs (lesser of 3% of the AD&D benefit or \$2,500 or actual cost of education [maximum four years])

**To learn more, call your local Sun Life Financial Group Representative today!**

Or for more information, please contact:

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