



Disability Insurance Designed Exclusively for Doctors

THE UNIQUE INCOME PROTECTION NEEDS OF DOCTORS



The professional demands and limitations faced by doctors are unique to any other occupation. They earn higher than average incomes, and they often build their practices on specific medical procedures. Doctors need a disability insurance solution tailored to their needs. MGIS and Reliance Matrix partner to deliver exactly this.

Group and Individual Disability Solutions Must Work Together

Most doctors purchase individual disability insurance (IDI) early in their career. But as their earnings rise over time, a coverage gap develops as their IDI coverage limits quickly become insufficient.

The Unique Protection Needs of Doctors

- Insurance protection for the specific procedures they perform, with coverage available for purchase over and above the limited cap in their IDI.
- Coverage that lets the policyholder choose whether to return to work (RTW) full-time, part-time or to even pursue another medical specialty if feasible for their unique case.
- A program that recognizes doctors have unique income protection needs. They experience partial disability insurance claims five times more often than their staff; they share in business overhead expenses and must carry malpractice insurance; they typically work more than 40 hours per week.
- Coverage that doesn't reduce benefits when their individual disability insurance is paying benefits.

Disability Guard for Doctors™

Available as a group benefit, Disability Guard for Doctors™ offers the broad coverage features commonly found in IDI, with the added ability to stack coverage. The program was designed exclusively to address the unique coverage needs faced by doctors while safeguarding their earnings and professional standards. MGIS acts as program manager in partnership with Reliance Matrix, whose underwriting companies back coverage with strong ratings for financial strength.

Exceptional Coverage and Service Every Step of the Way

UNDERWRITERS who are customer-centric and understand physician and dental groups.

IMPLEMENTATION MANAGERS who work with your HR team to ensure efficient coverage onboarding.

DEDICATED ACCOUNT SERVICE MANAGERS who are licensed and serve as the single point of contact for any post-implementation matters.

A DEDICATED CLAIMS TEAM that specializes in the financial and occupational complexities associated with the doctor income-replacement claims.

A Step Above

Help doctors protect their evolving income needs with coverage that supplements an IDI policy.

- Core coverage provisions that closely mirror the most popular features of IDI coverage that conventional group long-term disability policies commonly lack.
- Customized definition of disability—provides coverage based on our unique “own procedures” definition of disability and supported by a policyholders’ unique CPT/CDT procedure codes.
- Choice to work—lets the policyholder decide whether they return to work (not a claims adjudicator).
- Partial benefits—provide two years’ RTW followed by the best-of-both-worlds’ coverage.
- No managed disability provisions.*
- Does not “offset” or reduce benefits when other private disability insurance may be paying benefits.
- Optional benefits that fill crucial coverage gaps in requirements unique to doctors, such as professional liability, progressive illness, retirement contribution, and business protection benefits.
- Can be divided into classes to provide appropriate levels of coverage for all employees of a group.

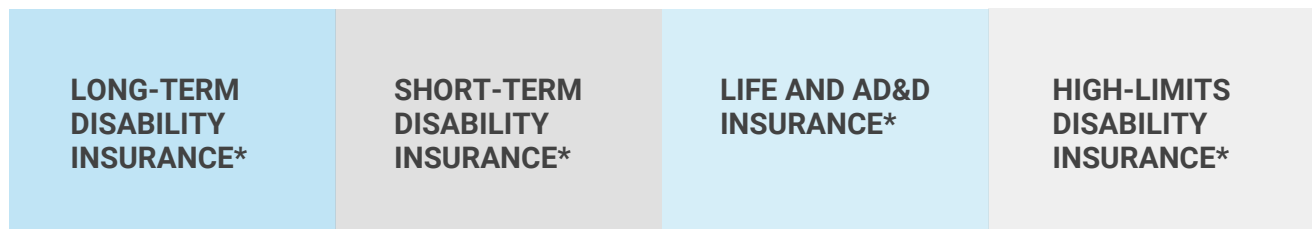
* Managed provisions are available for non-physician staff.

Expert Guidance from MGIS and Reliance Matrix

Disability Guard for Doctors™ supplements the IDI doctors likely purchased early in their careers. So they can protect all of their income needs—even as their earnings and practices grow.

Round Out Coverage with a Full Complement of Benefit Options

We’ve included important benefits tailored to the market and able to attract and retain doctors.



*We offer these products on an employer paid or voluntary basis.

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

Optional benefits may not be available in all states.



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).



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