Employer-Paid Disability Guard for Doctors™

Account #20316789, Policy #1300000890

For the All Other Active Full Time Employees (Class 2) of THE SPECIALTY ALLIANCE MANAGEMENT LLC

PROTECT YOUR EARNINGS FOR THE LONG TERM

Your most valuable asset over a lifetime is your ability to work and earn an income. An accident or illness can take this ability away from you suddenly. How would you pay your bills? Disability Guard for Doctors™, which closely mirrors your Individual Disability Insurance (IDI), could replace part of your earnings.

SUMMARY

Benefit amount	**60%** of monthly earnings up to a maximum of **$15,000**.
What is considered disabled?	You may be considered **disabled** if you become unable to perform **one or more** of the material duties of your own occupation for **the first 24 Months** of disability.* If you are still working but you **earn 20% or more but less than 85%** of indexed pre-disability earnings, you may receive **partial disability** benefit payments. *After first 24 Months, you are considered disabled if you are unable to perform one or more of the material duties of any occupation
When do benefits begin?[1]	After **90 Days** of being disabled.
How long are benefits paid?[2]	Typically until **SSNRA;** in some cases longer.
Does my IDI coverage impact this payment?	No. This benefit is not reduced if you are receiving individual disability insurance payments.
Other included benefits	Accelerated Elimination Period, Family Care Credit, Infectious and Contagious Disease, Progressive Illness, Waiver of Premium

1 Benefits begin after the Elimination Period.
2 Benefits continue only if claimant remains disabled.

Product features and availability may vary by state.

The Specialty Alliance®

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Protect your future

Did you know...

- Your ability to generate income is your greatest financial asset
- 7 in 10 working Americans couldn't last a month without a paycheck before financial difficulties would set in

  ("What Do You Know About Disability Insurance" survey, Life Happens, 2018)
- Social Security disability benefits paid just $14,808 annually in 2019

  (The Facts about Social Security's Disability Program, 2019)

ADDITIONAL PLAN INFORMATION

Proof of Good Health: No proof of good health is required if you enroll within 31 days of the date you first become eligible. If you decline coverage now and then choose to enroll later, evidence of insurability will be required.

Pre-existing Condition Limitation: A disability arising from a medical condition that an employee sought treatment for or received medication for during the 3 months prior to the effective date of coverage will not be covered until the employee has been insured for 12 months under the disability plan. Credit for time covered by the prior long-term disability insurance carrier will be given.

Integration with Other Disability Payments: Disability benefits are reduced by (integrated with) other forms of disability benefits, such as Social Security disability payments, made to you or your dependents.

Return-to-Work Incentive: For the first 24 months after returning to work on a partial basis, a claimant can earn up to 100% of pre-disability earnings from income and disablity benefits without any reduction in benefits from this policy.

Definition of Earnings: Earnings are defined and reported by your employer. Please refer to your certificate for additional details.

NOTE: If there are any differences between this summary of benefits and the policy, the policy always prevails.

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MGIS is a leading national insurance program manager experienced in building and managing specialized insurance programs for healthcare professionals. We partner with the highest rated insurers and focus on group disability and life for medical practices of all sizes, types, and 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).

In the business hierarchy, human capital is the most precious of assets. Reliance Matrix delivers comprehensive, integrated solutions and services to attract, protect and help optimize an employer's work force in a changing, challenging world. Founded in 1907, Reliance Matrix delivers employee benefits, absence management and workforce productivity solutions through a top-rated insurance carrier,* innovative absence TPA, and the daily commitment of thousands of team members across America. Reliance Matrix is a member of the Tokio Marine Group, one of the oldest, largest and most respected insurance organizations in the world.

*A++ FSR rating by AM Best, accurate as of September 1, 2023.

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.

RS-2825 (8/25)