Employee-Paid MGIS Short-Term Disability

Account #20316789, Policy #1320000705

For All Eligible Employees of THE SPECIALTY ALLIANCE MANAGEMENT LLC

PROTECT YOUR EARNINGS

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? Group Short-Term Disability (STD) Insurance could replace part of your earnings, helping you with those everyday expenses.

SUMMARY

Benefit amount	**60%** of weekly earnings up to a maximum of **$2,000**.
What is considered disabled?	You may be considered **disabled** if you become unable to perform **one or more** of the material duties of your job.
When do benefits begin?[1]	The **15th day** following a total or partial disability caused by an **accident or illness**.
How long are benefits paid?[2]	For up to **11 weeks**.
Is disability from pregnancy covered?	Yes, like any other disability.

1 Benefits continue only if claimant remains disabled.
2 Benefits payable only if claimant remains disabled.

Product features and availability may vary by state.

The Specialty Alliance®

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:
None

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.

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)

EMPLOYEE PREMIUM DEDUCTION SCHEDULE - Monthly

BENEFITS										
	$0	0.00	$500	22.50	$1,000	45.00	$1,500	67.50	$2,000	90.00
	$100	4.50	$600	27.00	$1,100	49.50	$1,600	72.00		
	$200	9.00	$700	31.50	$1,200	54.00	$1,700	76.50		
	$300	13.50	$800	36.00	$1,300	58.50	$1,800	81.00		
	$400	18.00	$900	40.50	$1,400	63.00	$1,900	85.50		

MGIS is a leading national insurance program manager experienced in building and managing specialized insurance programs for doctors. 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.

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