

ProVider Plus* Policy At a Glance

| | |
|---------------------------------------|--|
| Covered Disabilities | <ul style="list-style-type: none"> • Disabilities caused by injury or sickness, incurred on or off the job • Maternity • Mental and emotional disorders/alcohol & substance abuse |
| Definition of Total Disability | <ul style="list-style-type: none"> • For MDs in occupation classes 4 & 4P: because of sickness or injury, you are not able to perform the material & substantial duties of your occupation (includes recognized medical specialties). • For MDs in occupation class 3: for the 1st five years in a claim, because of sickness or injury, you are not able to perform the material & substantial duties of your occupation (includes recognized medical specialties); afterwards, unable to perform the material & substantial duties of your occupation and not at work in any occupation |
| Renewability | Non-cancellable & guaranteed renewable to age 65. We may not cancel the policy, change policy provisions, or increase your premium as long as premiums are paid. After age 65, renewable if you are working full-time. |
| Monthly Benefit | May convert up to \$3,000 per month; higher amounts are available with full underwriting |
| Elimination Period | Choice of 3 months, 6 months or 12 months |
| Duration of Benefits | To age 65 |
| Residual Disability | Available by rider. Prior total disability not required to qualify for benefits; proportionate benefits payable if income loss is at least 20%; for the 1st six months of benefits at least 50% of the total disability benefit is payable. Residual benefit will continue as income loss is at least 20%, or if at least \$500 per month is payable. If income loss is greater than 75%, the total disability benefit will be payable. |
| Presumptive Disability | You will be considered totally disabled total and complete loss of sight, hearing, power of speech, use of two arms, two legs, or one arm and one leg. The elimination period will be waived. |
| Recurrent Disability | A disability related to a prior disability is covered without a separate elimination period if it recurs within 12 months after recovery from the prior disability. |
| Rehabilitation Benefit | In addition to other benefits payable under the policy, we will pay a benefit to meet some of the costs of a rehabilitation program. |
| Waiver of Premium | If you are disabled for at least 3 months we will refund any premiums due and paid during that period, and waive any premium falling due while you are disabled and within 3 months after recovery. If you are eligible for premium waiver on a policy anniversary, we will waive an annual premium. |
| Optional Benefits Available | Residual Benefit (see above), Future Increase Option (guarantees right to purchase additional coverage) and Social Insurance Substitute (provides a disability benefit if Social Security does not). For a conversion policy, you can choose a combination of base coverage, FIO and SIS for up to \$3,000 of total monthly benefit. Higher amounts are available with full underwriting. |

*Form 0100, 1100 or 2100. Underwritten and issued by Berkshire Life Insurance Company of America, a wholly owned stock subsidiary of The Guardian Life Insurance Company of America, NY, NY.

Long Term Disability Insurance

Conversion Program as you leave the employ of the CAHC

Your resident group disability plan from Guardian includes a valuable conversion privilege that makes it easy for you to obtain the highest quality individual disability insurance – Guardian’s full-featured *ProVider Plus** policy.

The conversion privilege allows you to obtain up to \$3,000 per month of coverage on a guaranteed basis, with *no* medical underwriting. Additional amounts of coverage are available with full underwriting, up to \$10,000 per month in base policy benefits and guaranteed future insurability options.

Benefits of the ProVider Plus individual disability policy:

- Until age 65 premiums are guaranteed not to change; coverage cannot be changed or cancelled by Guardian, as long as premiums are paid.
- Renewable after age 65, as long as you are working full-time.
- True “own occupation” definition** of disability, designed specifically for professionals, with protection *in your medical specialty*
- Top-notch residual disability rider - provides benefits if a partial disability causes an income loss; benefits are payable after full recovery, as long as income loss continues
- You own the policy, so coverage can continue regardless of where you practice

What’s the Next Step?

It’s simple and easy to take advantage of this conversion privilege, and obtain valuable protection on the most favorable terms. As you complete your stay with the Capital Area Health Consortium you should arrange a short meeting with our Guardian representative, at Mullane Enterprises, LLC to complete any necessary forms.

*Form 0100, 1100 or 2100. Underwritten and issued by Berkshire Life Insurance Company of America, Pittsfield, MA, a wholly owned stock subsidiary of The Guardian Life Insurance Company of America, New York, NY.

**For MDs in occupation classes 4 & 4P: because of sickness or injury, you are not able to perform the material and substantial duties of your occupation (includes recognized medical specialties). For those in occupation class 3: for the 1st five years in a claim, because of sickness or injury, you are not able to perform the material and substantial duties of your occupation (includes recognized medical specialties); afterwards, unable to perform the material & substantial duties of your occupation and not at work in any occupation