

Focused Service and Claims Management for Physicians, Dentists, and Practice Owners

SERVICE AND EXPERTISE THAT SIMPLIFY YOUR LIFE

MGIS' Elite Service and **Specialized Claims Management** focuses on the unique needs of physician and dental practices—leaving you to focus on serving your patients and running your practice. Working with MGIS and Sun Life, you will also have access to new benefits designed specifically for the physician and dental market. Products are underwritten by Sun Life Assurance Company of Canada and, in New York, Sun Life and Health Insurance Company (U.S.).

Ease your HR Burden with the MGIS Elite Service Model

Only 1% of physicians rank “Running a business/administering a complex health care organization” as the most satisfying aspect of practicing medicine. MGIS' highly rated service team removes the headaches so you can focus on your patients.¹



YOUR DEDICATED ACCOUNT SERVICE MANAGER IS...

- Insurance licensed
- Experienced in physician-specific account issues
- Focused solely on physician disability and life products

As a physician or dental group working with MGIS, your dedicated Account Service Manager:

- Acts as a single point of contact for billing, eligibility, plan changes, and plan data
- Handles benefit plan details, questions, and problems
- Returns client calls within 24-hours

Specialized Claims Management is dedicated to and focused exclusively on claims for physicians, dentists, and practice owners. Why does having a dedicated claims management team matter?

1. Complex compensation programs often require expertise in understanding the impact on a disability claim.
2. Partial disability benefits while working, often require a high level of interaction in managing benefits during the life of the claim.
3. Finally, physicians and dentists have a wide variety of responsibilities that may not be accurately reflected in standard industry definitions.

Senior Benefit Consultants have, on average, 13 years of industry experience and understand the complexity of compensation for physicians, dentists, and practice owners. They excel at reviewing actual procedures a physician or dentist performs versus standard industry definitions, reviewing financial statements (engaging CPAs for forensic accounting if needed), and calculating Partial Disability benefits monthly. They are backed by a team of Clinical and other Specialty resources to ensure the right resources are engaged at the right time.

CLINICAL RESOURCES



Nurses



Specialty
Physicians



Vocational
Rehab
Specialists



Behavioral
Health
Specialists

SPECIALTY RESOURCES

- Social Security advocacy assistance
- Forensic accounting
- Special investigations
- Appeals/resolutions
- Absence management solutions

The MGIS Companies, Inc., is a leading national insurance program manager with deep experience in building and managing specialized programs for medical professionals. We partner exclusively with highly rated carriers and focus on group disability and life, and medical-professional liability insurance for medical groups of all sizes and specialties, including emerging group structures and with unique insurance requirements. MGIS works exclusively through local brokers and benefit advisors.



Founded in 1865, the **Sun Life Financial group of companies** serves millions of clients worldwide. Our insurance companies in the U.S. are leaders in stop-loss and employee benefits, providing our clients with a wide range of disability, life, dental, accident, and critical illness insurance products.

¹ "Physician perspectives about health care reform and the future of the medical profession," Deloitte 2013 Survey of U.S. Physicians, Figure 1. <http://www2.deloitte.com/content/dam/Deloitte/us/Documents/life-sciences-health-care/us-lshc-deloitte-2013-physician-survey-10012014.pdf>

Group life and disability insurance policies are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) in all states, except New York, under Policy Form Series 93P-LH, 07P-LH-PT/07C-LH-PT, 12-STDPort-C-01, 12-GPPort-P-01, 15-GP-01, and 16-DI-C-01. In New York, group life and disability insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) (Lansing, MI) under Policy Form Series 13-GP-LH-01, 13-ADD-C-01-MGIS, 13-GP-LF-01, 13-LF-C-01-MGIS, 12-GPPort-P-01, 13-LFPort-C-01, 13-ADDPort-C-01, 15-GP-01, 16-DI-C-01 and 12-STDPort-C-01. The disability policies provide disability income insurance only. They do NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York State Insurance Department.

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. Product offerings may not be available in all states and may vary depending on state laws and regulations.

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