



# GUARANTEED ISSUE DISABILITY INSURANCE

High Limit Protection

## CASE STUDY

### Challenge

An orthopedic surgeon firm identified 50 surgeons that exceeded the maximum monthly benefit cap on their disability income policies. The partnership wanted to eliminate the financial liability caused by a long term disability.

### Solution

The firm elected to proceed with a High Limit solution that provided \$50,000 per month of income protection. Still, 37 surgeons were in need of more coverage so a voluntary solution was employed to allow the qualified surgeons to purchase additional coverage on a guaranteed-issue basis.

- 70% of Income up to \$200,000
- Mandatory/Voluntary Enrollment
- Guaranteed Issue
- 30% Premium Discount
- Choice of Multiple Benefits Levels

### Results

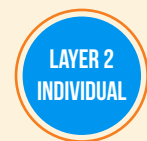
The mandatory plan was implemented with a single signature from a corporate officer. The voluntary enrollment had over 20% of the eligible partners participate in the plan.

## Layered Benefits



### Group LTD

- 60% of Income
- Employer Provided
- \$15,000 Maximum
- Covers Incomes up to \$300,000



### High Limit - Mandatory

- 70% of Income
- Mandatory
- \$50,000 Maximum
- Covers Incomes up to \$1,200,000



### High Limit - Voluntary

- 70% of Income
- Voluntary
- \$200,000 Maximum
- Covers Incomes up to \$4,600,000