

DESIGNED WITH THE PHYSICIAN IN MIND

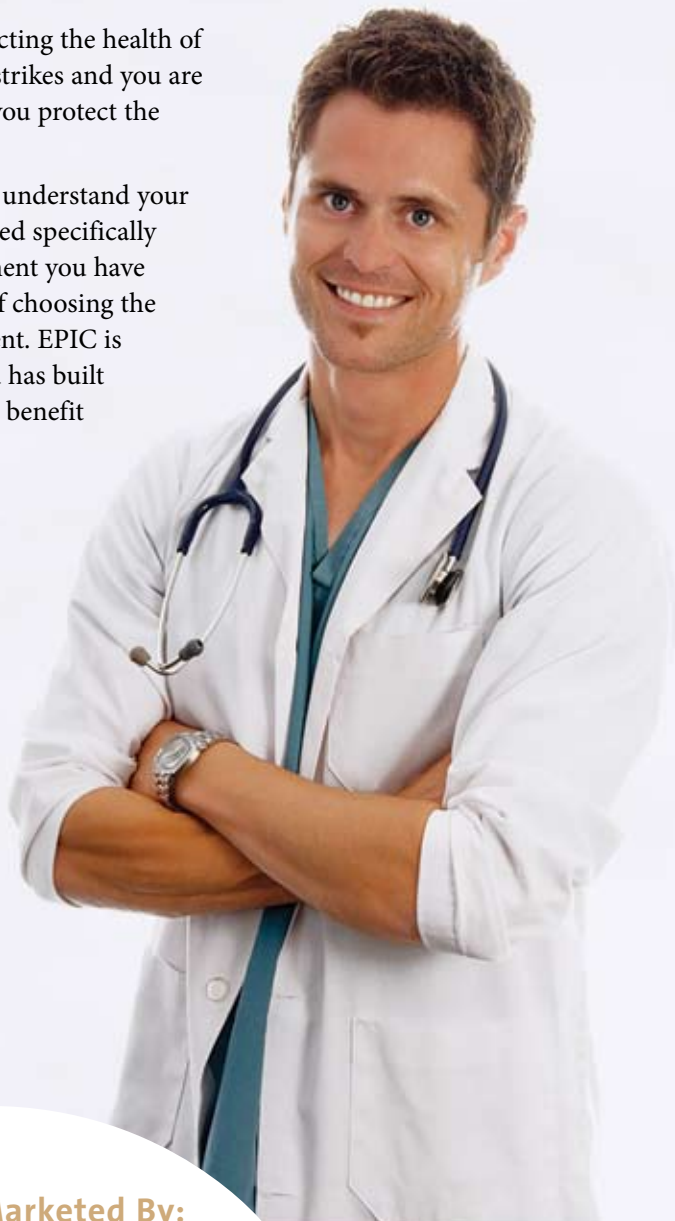
As a physician, you spend your days protecting the health of others, but what happens when disability strikes and you are unable to perform your duties? How will you protect the health of your income?

At The EPIC Life Insurance Company, we understand your need for disability insurance that is designed specifically for physicians. We understand the investment you have put into your career and the importance of choosing the right insurance that protects that investment. EPIC is a subsidiary of WPS Health Insurance and has built a reputation for financial strength, flexible benefit solutions, and superior customer service.

THE EPIC ADVANTAGE

The EPIC Life Insurance Company has been a choice provider of group benefits for over 25 years. Formed as a subsidiary of WPS Health Insurance, we have built a reputation for quality, strength, and stability.

At EPIC, we take care of Wisconsin Medical Society members and their families by providing personalized service, flexible benefit solutions, and competitive rates. Put your trust in EPIC to take care of you.



Exclusively Marketed By:



Wisconsin **Medical Society**
Insurance & Financial Services, Inc.

1-866-442-3810

www.wisconsinmedicalsociety.org/insurance

EXCLUSIVE PLAN FOR WISCONSIN MEDICAL SOCIETY

As a member of the Wisconsin Medical Society, you have the exclusive opportunity to protect your income with EPIC's Long-term Disability insurance. We have custom designed our LTD benefits with you in mind — to serve as your sole source of disability coverage or to supplement other coverage. Your tailored benefits include:

- Specialty Own Occupation definition of disability
- Benefit maximum up to \$10,000 — EPIC accommodates high-income levels*
- Guarantee issue up to \$5,000**
- Employee Assistance Program
- Infectious and Contagious Disease Benefit
- Physician-oriented benefit options:
 - Progressive Illness
 - Extended Earnings Protection
 - Cost-of-living Adjustment
 - Business Protection

*Subject to specific criteria and underwriting approval. **See Guarantee Issue under General Benefits.



Underwritten By:

EPIC
LIFE INSURANCE

1-800-236-8809

www.epiclif.com

GENERAL BENEFITS

Funding

Member pays 100% of the premium.

Benefit Percentage

Select a benefit amount up to 60% of your current earnings. Amount will be limited by other sources of disability protection.

Maximum Monthly Benefit

Members elect up to \$10,000 per month.

Minimum Monthly Benefit

There is a \$100 minimum monthly benefit, regardless of the amount of other benefits a member may receive from other benefit sources.

Elimination Period

This is the period of disability that must pass before benefits are payable. No benefits are payable during the applicable elimination period. Members may return to work during the elimination period for up to a specified number of days without having to begin a new elimination period. Select 90 or 180 days.

Benefit Duration

This is the number of months you will receive benefits. Please refer to the Maximum Benefit Duration to Retirement table below.

Maximum Benefit Duration to Retirement

Benefit Duration		
Age When First Disabled	90 day elimination period (ADEA1)	180 day elimination period
< 63	48 months or Social Security normal retirement age, whichever is greater	42 months or Social Security normal retirement age, whichever is greater
63	42 months	36 months
64	36 months	30 months
65	30 months	24 months
66	27 months	21 months
67	24 months	18 months
68	21 months	15 months
69+	18 months	12 months

Eligibility

This plan is only available to active Wisconsin Medical Society members in “good standing.” Members must be 70 years of age or younger and must work a minimum of 20 hours per week.

Guarantee Issue

Under Age 55: Up to \$5,000 guarantee issue for new members and existing members who enroll during the plan introduction period. Following the introduction period, new members have a 90-day enrollment period. Evidence of insurability is required for all subsequent enrollments for original members. Members currently receiving any disability benefit are not eligible for guarantee issue.

Age 55 and Over: No guarantee issue; evidence of insurability required.

Mental Illness and Substance Abuse Benefits

Benefits will be payable for a qualified disabling condition resulting from mental illness or substance abuse, as long as you are confined in a hospital or qualified facility. If the qualified condition does not require confinement, a 24-month lifetime maximum applies.



DEFINITION OF DISABILITY

Specialty Own Occupation

You are considered disabled if you are unable to perform one or more of the essential duties of the specialty you were practicing prior to your disability. Benefits don't terminate solely because you can practice another field of medicine.

INTEGRATION WITH OTHER INCOME BENEFITS

If you receive income from other sources while you are disabled, the monthly LTD benefit will be reduced to the lesser of one of the following:

- 60% of pre-disability earnings minus other income benefits, excluding individual disability income
- 70% of pre-disability earnings minus other income benefits, including individual disability income
- \$10,000 minus other income benefits
- Your maximum monthly benefit

These benefits are subject to the \$100 minimum monthly benefit.

Family Integration

The LTD benefit is reduced by the amount of benefits you and your family receive from other qualified sources as a result of the disability.

Examples of other income benefits that **will reduce** the LTD benefit payment are:

- Primary and family Social Security benefits
- Workers' Compensation and similar benefits
- Disability benefits from any other group insurance plan or any compulsory benefit law
- Benefits from your retirement plan
- Individual disability income policies

Examples of other income benefits that **will not reduce** the LTD benefit payment are:

- No-fault automobile insurance benefits
- The portion of retirement benefit attributable to your contributions
- Retirement benefits from another employer
- Military disability benefits

OPTIONAL BENEFITS

Progressive Illness

Protects a member's benefit level whose income is expected to slowly decrease due to a progressive illness. In such cases, you may never qualify for disability because the small monthly decrease is not enough to meet the minimum 20% loss of monthly income. With this option, your pre-disability earnings are set at the higher of your income when you reported the diagnosis of your progressive illness or your current income. Once a 20% loss is suffered from the higher income amount, you may qualify for benefits and your benefit amount is based on that figure.

Extended Earnings Protection

Provides a benefit for a limited time to a member who returns to full-time work, but is earning a reduced income. This benefit may be attractive to members who lose their client base during an extended disability, or whose earnings will not immediately be received following a return to work.

Cost-of-living Adjustment (COLA)

Provides annual adjustments to a disability benefit to keep pace with inflation. This adjustment is the lesser of 3% or the Consumer Price Index (CPI) for 5 years/adjustments.

Business Protection

Protects members by providing funds to offset the loss of income due to a disability. Benefits are paid as a percentage of benefits purchased. Business Overhead Expense Benefit is available for sole proprietors, partners, members of an LLC, or shareholders in a Professional S Corp.

ADDITIONAL STANDARD BENEFITS

Return to Work Incentive with Residual Disability

Within our definitions of disability, the elimination period may still be satisfied and benefits may still be payable when you return to work part-time. Receiving residual benefits encourages partial return to work (when full-time is not appropriate) at any time without impacting benefit eligibility. For the first 24 months, partial wages and LTD benefit may equal up to 100% of pre-disability earnings, up to the maximum benefit allowed.

Workplace Modification

To assist with possible work-place modifications necessary to accommodate a disabled member's return to work, benefits are available that reimburse you for reasonable expenses related to the modifications. Eligible expenses can be reimbursed up to an amount equal to your monthly benefit level.

Family Care Credit

For disabled members who incur family care expenses in order to participate in an approved rehabilitation program, we will reduce the amount of work earnings used to determine disability benefits.

Survivor Benefit

If you have been disabled and receiving benefits under the policy for at least 180 consecutive days, in the event of your death during that period of disability, your spouse or dependent children will receive a lump sum benefit equal to three times the last monthly LTD benefit paid for your disability.

Maternity

Maternity is covered the same as any other illness.

Employee Assistance Program

To cope with life's challenges, members and their families may choose to receive behavioral health, financial, and legal consultation from qualified professionals. This program is confidential and provides personalized guidance on issues that affect one's emotions, health, job, and life.

Personalized Guidance Services

- Counselors available for consultation 24-hours/day, 365 days a year
- Up to five telephone or face-to-face consultation sessions per year with a counselor, financial planner, and/or legal advisor, or split among the three types of services. The five sessions per year are a combined total for you and your family. LTD claimants receive five additional counseling sessions per year.
- Referrals to local resources and services
- Access to award-winning online resources

Infectious and Contagious Disease Benefit

Provides protection when there is a loss of income (due to loss of patients, restrictions, or loss of license) as a result of testing positive for any life threatening infectious and contagious disease, as classified by the Centers for Disease Control. This is not limited to HIV or Hepatitis. The benefit duration is the lesser of 2 years or the maximum benefit duration.

Pre-existing Conditions Limitations

If you have a medical condition, including a sickness or accidental bodily injury, that exists on the effective date of your EPIC LTD insurance policy, and you become disabled due to that condition, coverage for your disability will be based on the pre-existing conditions limitation provision contained in your policy. Pre-existing conditions limitations are 6/6/12 months.

Exclusions

We won't pay LTD benefits for any disability: • unless you are under the regular care of a physician • caused or contributed to by war or act of war (declared or not) • caused by your commission of or attempt to commit a felony, or to which a contributing cause was you being engaged in an illegal occupation; or actively participating in a violent disorder or riot (actively participating does not include being at the scene of a violent disorder or riot while performing your official duties) • caused or contributed to by an intentionally self-inflicted injury • for which you are receiving or are eligible to receive benefits under a prior disability plan that: (a) was sponsored by the employer; and (b) was terminated before the effective date of the policy • caused or contributed to by any surgery or other procedure which: (a) is not medically necessary; or (b) does not promote the proper

Note: This brochure is only a general outline of benefits, limitations, and exclusions. Members may refer to their policy for detailed benefit information. Coverages are subject to the terms, conditions, and provisions of the applicable EPIC insurance policy(ies) issued. Any provisions listed in this brochure that conflict with local, state, or federal laws will conform to those laws.

function of your body or prevent or treat an illness or injury; or (c) is directed at improving your appearance, unless such surgery or procedure is necessary to correct a deformity resulting from a congenital abnormality or a disfiguring illness or injury • occurring as a result of participating in any sporting event for pay or prize money • occurring while held, detained or imprisoned in a local, state or federal penal or correctional institution or while in the custody of law-enforcement officials (persons on work release are not considered to be held, detained or imprisoned if they are otherwise eligible members).



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