



## ProVider Plus & ProVider Plus Limited - Key Differences

Here are some noteworthy product features when comparing the full featured ProVider Plus contract to the ProVider Plus Limited contract. Keep in mind they use the same strong base contract which includes the following features:

- Non-Cancellable and Guaranteed Renewable
- Waiver of Elimination Period
- Waiver of Premium Benefit
- Presumptive Total Disability Benefit
- Capital Sum Benefit
- Recurrent Disability
- Concurrent Disability
- Transplant and Cosmetic Surgery
- Occupational Rehabilitation Benefit
- Modification and Access Benefit

### At-A-Glance: ProVider Plus and ProVider Plus Limited

|  | ProVider Plus  | ProVider Plus Limited  |
|--|--|--|
| <b>Elimination Period</b>  | 30, 60, 90, 180, 360, or 720 days  | 90, 180 or 360 days  |
| <b>Residual Benefits</b>   | <p><b>Residual Disability Benefits</b></p> <p>Gainfully employed and not totally disabled, but solely due to an injury or sickness, income loss is at least 15% of prior income; loss greater than 75% = 100%.</p> <p>For the first 12 months, the loss of income indemnity to be paid is equal to loss of income, less any individual disability benefits received or eligible for, up to the maximum monthly indemnity. Thereafter, a proportional benefit is provided while residually disabled and entitled to benefits.</p> <p>Recovery : for up to the entire benefit period if loss of income is at least 15% and is the result of injury or sickness that caused the disability.</p> | <p><b>Basic Residual Disability Benefits</b></p> <p>Gainfully employed and not totally disabled, but solely due to an injury or sickness, income loss is at least 20% of prior income and either you are able to perform one or more of the material and substantial duties of your occupation or you are able to perform all of the material and substantial duties of your occupation but not for the length of time they normally require. Loss greater than 75% =100%. Minimum benefit during the first six months will not be less than 50%.</p> <p>Recovery: for up to the entire benefit period if insured returns to full time work following a disability for which we paid benefits and suffers a loss of income which is at least 20% and is the result of injury or sickness that caused the disability.</p> |
| <b>COLA Options</b>  | <p><b>Three Choices:</b></p> <ul style="list-style-type: none"> <li>• Guaranteed 3% compounded; or</li> <li>• Compounded, CPI tied, 6% maximum with a 3% minimum; or</li> <li>• 4-Year Delayed, guaranteed 3% compounded</li> </ul> <p>No cap; upon recovery increases of \$200 or more remain on the policy without additional premium</p>  | <p><b>One Choice:</b></p> <p>Compounded, CPI tied with 3% maximum. No cap; upon recovery increases of at least \$200 or more will remain on the policy without additional premium.</p>   |
| <b>24 Month Mental and/or Substance-Related Disorders Limitation</b> | <p>A 24-month maximum benefit for mental and/or substance-related disorders will be applied to all contracts issued:</p> <ul style="list-style-type: none"> <li>• to Anesthesiologists, Anesthetists (MD, DO &amp; CRNA), Emergency Room Physicians, Pain Management Physicians (N/A in Vermont);</li> <li>• in FL and CA;</li> <li>• on a guaranteed standard issue basis as a result of a Group Conversion (N/A in Vermont)</li> </ul>   | <p>A 24-month maximum benefit for mental and/or substance-related disorders will be applied to all contracts (N/A in Vermont)</p>  |

|   | ProVider Plus   | ProVider Plus Limited  |
|---|---|--|
| <b>Lifetime Benefits</b>                        | Graded Lifetime Indemnity for Total Disability available via rider with to age 65 or to age 67 benefit periods.   | Not available  |
| <b>Future Income Protection</b>                 | <p><b>Future Increase Option Rider</b></p> <p>Financial eligibility required; annual options to age 55 and special option date if group LTD coverage terminates or for a company declared date.</p> <p>Maximum of two times the base benefit plus in-force coverage with Berkshire and Guardian; three times the base benefit for medical/dental residents and first year physicians and dentists applying under the Special Limits for New Professionals Program.</p> <p>An option may be exercised during a disability but benefits will only become payable for a new and separate disability.</p> <p>Before age 45, can exercise up to the full amount remaining; from age 45 to age 55 up to 1/3 of the original amount or, if less than \$1,000 remains or loss of group LTD, the full amount can be exercised.</p> | <p><b>Benefit Purchase Rider</b></p> <p>The insured must purchase at least 75% of eligible benefits at the time of policy issue for this no cost rider to be added to the policy.</p> <p>Options to purchase additional coverage are available every 3 years up to age 55 with evidence of financial eligibility. Maximum on each option date is determined by then current I&amp;P limits. A Special Benefit Purchase option is available if group LTD coverage is discontinued, or insured is no longer eligible to participate in employer's group LTD, or insured has at least a 50% increase in income.</p> <p>Benefit Purchase Options are not available while disabled.</p> |
| <b>Lump Sum Disability Benefit Rider</b>        | A lump sum disability benefit equal to 35% of all contributing payments (cumulative total and/or residual disability benefits paid during the life of the policy) will be payable at the later of the expiration date of the policy or the end of the benefit period if disabled. The rider must be in force (on the policy expiration date) and the sum of the contributing payments must be equal to or greater than the qualifying amount shown on the schedule page (12 times the monthly indemnity issued.)  | Not Available  |
| <b>Retirement Protection Plus Program (RPP)</b> | The RPP program uses an individual disability policy to pay benefits into a trust in the event of a total disability to help replace lost retirement savings. The policy is available with a 6 or 12 month elimination period and to age 65 benefit period. Available as a policy or as a rider attached to an individual disability policy. (Note: The RPP program is not a pension or retirement plan or a substitute for such a plan)  | Not available as a separate RPP policy. The RPP rider is available with the individual disability policy.  |

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