



# The ProVider Plus Advantage

## ✓ The ProVider Plus Competitive Advantage

Here are some noteworthy product features to distinguish Berkshire's ProVider Plus flagship product offering when in competition with **Northwestern Mutual RR.NCDI**

These competitive advantages are based on our ProVider Plus flagship product offering. See the following pages with the Detailed Comparison for further information about our ProVider Plus Limited product offering.

True Own Occupation Definition of Disability	True "Own Occupation" available to all occupation classes Specialty language for medical and dental occupations
Residual Disability Benefit	A 15% loss of income benefit trigger only Replaces lost income dollar for dollar up to the monthly benefit for the first 12 months, proportional thereafter
Recovery Benefit	Proportional benefits may be payable for up to the entire benefit period A prior period of disability for which benefits were paid is not required to qualify for a recovery benefit
Lump Sum Disability Benefit	Provides a lump sum benefit equal to 35% of all benefits paid for total and/or residual disability, automatically payable at age 65 or 67 if the policy remains in force until that time Disability need not be continuous to qualify
Waiver of Premium	Refund of premium attributable to the period of disability regardless of when premium was paid Waives premiums for 6 months after recovery
Waiver of Elimination Period	Elimination period waived for any disability within 5 years of a prior disability that lasted for at least 6 months and for which benefits were paid
Presumptive Total Disability Benefits	Loss need not be irrecoverable for Presumptive Benefits
Mental/Nervous Limitations	24-month limitation applies to all contracts in CA, FL, Guaranteed Standard Issue cases as part of a group conversion and in all states for Anesthesiologists, Anesthetists (MD, DO or CRNA), Emergency Room Physicians, or Pain Management Physicians
Cost of Living Adjustment Riders	Three optional riders are available with a guaranteed 3% compound minimum COLA increases remain on the policy upon recovery at no additional cost to the insured

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# The ProVider Plus Detailed Comparison

Provision	Berkshire ProVider Plus 1400	Berkshire ProVider Plus Limited 1400	Northwestern Mutual RR.NCDI
Non-cancellable & Guaranteed Renewable to 65/67	Yes	Same	Yes – Also available as Guaranteed Renewable only
Conditionally Renewable after 65/67	Yes – for life	Same	Yes – to age 75
Benefit Periods	To age 67, to age 65, 10 years, 5 years, 2 years (Graded Lifetime Indemnity for Total Disability available via rider with to age 65 or to age 67 benefit periods).	To age 67, to age 65, 10 years, 5 years, 2 years (Graded Lifetime Indemnity for Total Disability is <u>not</u> available).	2 yrs, 5 yrs, to age 65, to age 70
Elimination Periods	30, 60, 90, 180, 360, or 720 days	90, 180 or 360 days	90, 180, 365 days
True Own Occupation Total Disability Definition	<p>✓ Solely due to injury or sickness you are not able to perform the material and substantial duties of your occupation, even if you are gainfully employed in another occupation.</p> <p>For medical and dental occupations – if you have limited your occupation to the performance of the material and substantial duties of a single medical specialty or to a single dental specialty, we will deem that specialty to be your occupation.</p> <p>California Policies – as a result of sickness or injury, you are unable to perform with reasonable continuity the substantial and material acts necessary to pursue Your Usual Occupation in the usual and customary way.</p>	Same	<p>Extended Initial Period Option – The insured is totally disabled when unable to perform the principal duties of the regular occupation. Available to classes 6A and 5A.</p> <p>2-Year Initial Period Option – During the first 24 months of disability, the insured is totally disabled when unable to perform the principal duties of the regular occupation. After the first 24 months, the insured is totally disabled when unable to perform the principal duties of the regular occupation and not gainfully employed in any occupation. Available to classes 6A, 5A, and 4A.</p>

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Modified Own Occupation Total Disability Definition	Solely due to injury or sickness you are not able to perform the material and substantial duties of your occupation and you are not gainfully employed.	Same	The insured is totally disabled when both unable to perform the principal duties of regular occupation and not gainfully employed in any occupation. <ul style="list-style-type: none"> <li>• 2 yr modified own occupation, any occupation thereafter available to classes 6A, 5A, 5M 4A and 4M</li> </ul> Medical Occupation Definition (MOD), available to physicians and dentists only. Refer to flyer <a href="#">Pub5671BL</a> .
Residual Disability <i>(Titled Partial Disability Benefit Rider in California)</i>	<p>✓</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>No prior period of total disability is required.</p> <p>Yes – CPI-U tied; no cap</p> <p>Yes – for up to the entire benefit period if:</p> <ul style="list-style-type: none"> <li>• Loss of income is at least 15% of prior income, and</li> <li>• Loss of income is the result of the injury or sickness that caused the disability</li> </ul>	Not available – see Basic Residual Disability Benefit	Not available - See Basic Residual Disability Benefit
<i>Qualification Period</i>			
<i>Pre-Disability Indexing</i>			
<i>Recovery Provision</i>			

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Basic Residual Disability Benefit	Not available – see Residual Disability	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 unable 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%.	Residual (partial) benefits part of the base contract. Insured is partially disabled when: <ul style="list-style-type: none"> <li>- the insured is unable: <ul style="list-style-type: none"> <li>- to perform one or more but not all of the principal duties of the regular occupation, or</li> <li>- to spend as much time at the regular occupation as before the disability started; and</li> </ul> </li> <li>- the insured has at least a 20% loss of earned income which is caused by the disability.</li> <li>- The insured is gainfully employed.</li> </ul> <p>Proof of earnings loss is not required prior to the beginning date, or during the first six months that proportionate benefits are payable.</p> <p>First six months of compensable disability minimum 50%. Loss greater than 80% = 100%.</p>
<i>Qualification Period</i>		No prior period of total disability is required	No prior period of total disability is required.
<i>Pre-Disability Indexing</i>		Yes – CPI-U tied; no cap	Yes – CPI-U tied. No cap.
<i>Recovery Provision</i>		Yes – for up to the entire benefit period if: <ul style="list-style-type: none"> <li>• Insured returns to work full time following a disability for which we paid benefits;</li> <li>• Loss of income is at least 20% of prior income, and</li> <li>• Loss of income is the result of the injury or sickness that caused the disability</li> </ul>	Yes – for 12 months with a 20% loss of earned income.

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Recurrent Disability Benefit ✓	After a period of disability ends, and if disabled again, the subsequent disability will be considered a continuation of the previous disability if from the same cause or causes and is not separated by a recovery of more than 12 months (6 months in VT and VA). No new elimination period will be required.	Same	<p>A subsequent disability will be considered to be a continuation of the prior disability if:</p> <ul style="list-style-type: none"> <li>the cause of the later disability is not medically related and the insured had resumed on a full-time continuous basis the principal duties of an occupation for less than 30 consecutive days; or</li> </ul> <p>The cause of the later disability is related to the cause of the earlier one, and the later disability starts less than 12 months (or less than 6 months if the contract has a 24 month or 60 month Maximum benefit period) after full, proportionate or transitional benefits cease being payable for the earlier claim.</p>
Waiver of Premium ✓	Yes – premiums are waived during periods of disability after the elimination period and premiums paid that are attributable to the period of disability are refunded. Waiver continues for 6 months after benefits end.	Same	Premiums waived after 90 days, or the elimination period, if sooner. Premiums paid beyond the date of disability will be refunded. If a premium is to be waived on a policy anniversary, an annual premium will be waived. Waiver ends when disability payments end.
Waiver of Elimination Period ✓	Yes – if disabled within 5 years after the end of a prior period of disability which lasted more than 6 months for which benefits were paid (regardless of cause). Also for presumptive and recurrent disabilities.	Same	For irrecoverable presumptive or recurrent disabilities only

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Presumptive Disability Benefit?	✓	Yes – need not be irrecoverable. Elimination period will be waived.	Same	Yes – loss must be irrecoverable. Elimination period will be waived.  Presumptive Plus adds 50% to the total monthly benefit amount for presumptive disability that starts prior to the policy anniversary following insured's age 50.
Occupational Rehabilitation, Modification and Access Benefits	✓	Yes	Same	Yes – rehabilitation only
Catastrophic Disability	✓	Due to injury or sickness you are: <ul style="list-style-type: none"> <li>unable to perform two or more of the activities of daily living without human standby assistance; or</li> <li>cognitively impaired; or</li> <li>irrecoverably (presumptive) disabled.</li> </ul> At the end of each 12 months of catastrophic disability the benefit will be adjusted by a fixed, 3%, compounded adjustment factor up to two times the original benefit. Not available in California, Connecticut or Texas.	Same	Not available

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Future Increase Option	<p>✓</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>Not available – see Benefit Purchase Option</p>	<p>Additional Purchase Benefit - Options every year until age 55.</p> <p>Maximum issue amount is up to \$5,000.</p> <p>Option may be exercised during a disability but benefits will only become payable for a new and separate disability.</p> <p>May exercise up to 50% of the initial pool amount through age 45, or 25% of the initial pool amount after age 45.</p>

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Benefit Purchase Option	Not available – see Future Increase Option	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.  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&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.  Benefit Purchase Options are not available while disabled.	See Future Increase Option
Automatic Benefit Enhancement Rider	Automatic 4% compounded increases. Renewable every 6 years. Refusal of 2 consecutive increases, forfeits any future increases and the rider terminates.	Same	Future Increase Benefit - CPI-tied up to 6%. Renewable every 6 years. Refusal of 2 consecutive increases stops any future increases. Subject to insurability the insured may regain the right to future increases.
Cost Of Living Benefit	✓ <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> No cap; upon recovery increases of \$200 or more remain on the policy without additional premium	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.	Indexed Income Benefit - 3% or 6% CPI-tied compounded. No cap. Upon recovery increases do not remain on the policy. The indexed benefit starts anew with each subsequent disability.

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Lump Sum Disability Benefit	√ A lump sum disability benefit equal to 35% of all contributing payments (cumulative benefits paid for all periods of total and/or residual disability) 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 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	Not available
Mental and/or Substance-Related Disorders	A 24-month maximum benefit for mental and/or substance-related disorders will be applied to all contracts issued: <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>	A 24-month maximum benefit for mental and/or substance-related disorders will be applied to all contracts (N/A in Vermont)	24 months for mental/nervous/ substance abuse.

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Provision	Berkshire ProVider Plus 1400	Berkshire ProVider Plus Limited 1400	Northwestern Mutual RR.NCDI
Exclusions and Limitations	<p>For:</p> <ul style="list-style-type: none"> <li>• Military training, military action, military conflict, or war, whether declared or undeclared, while serving;</li> <li>• Any period of time in which insured is incarcerated;</li> <li>• Commission of, or attempt to commit, a criminal offense as defined under local, state, or federal law;</li> <li>• Engagement in an illegal occupation (N/A in Vermont);</li> <li>• Suspension, revocation or surrender of professional or occupational license or certification (N/A in California &amp; Vermont);</li> <li>• Intentionally self-inflicted injury;</li> <li>• During the first 3 months of disability or the elimination period, if longer, from normal pregnancy or childbirth;</li> <li>• Loss excluded by name or specific description.</li> <li>• Must be living full time in the U.S, District of Columbia. or Canada (or Mexico in California)</li> </ul>	<p>All exclusions and limitations are the same except for the 24-month maximum benefit for mental and/or substance-related disorders which is required on all ProVider Plus Limited contracts.</p>	<p>For:</p> <ul style="list-style-type: none"> <li>• acts of war;</li> <li>• commission or attempted commission of a crime, periods of incarceration</li> <li>• commission or attempted commission of a crime, periods of incarceration;</li> <li>• suspension, revocation or surrender of professional license;</li> <li>• benefits limited to 6 months during life of the policy while outside the US.</li> </ul>

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Additional Benefits/Riders Available	<ul style="list-style-type: none"> <li>• Capital Sum Benefit (<i>built-in</i>)</li> <li>• Retirement Protection Plus Disability Benefit Rider</li> <li>• Social Insurance Substitute Rider</li> <li>• Additional Monthly Benefit Rider</li> <li>• Partial Disability Rider (<i>Titled Residual Disability Benefit Rider in California</i>)</li> <li>• Unemployment Waiver of Premium Rider</li> <li>• Graded Lifetime Indemnity for Total Disability Rider (<i>In California this rider is only available with successful exercises of FIO, FPO or GDR options when graded lifetime is on the original policy.</i>)</li> </ul>	<ul style="list-style-type: none"> <li>• Capital Sum Benefit (<i>built-in</i>)</li> <li>• Retirement Protection Plus Disability Benefit Rider</li> <li>• Social Insurance Substitute Rider</li> <li>• Unemployment Waiver of Premium Rider</li> </ul>	<ul style="list-style-type: none"> <li>• Social Insurance Substitute</li> </ul>

The competitive advantages  $\checkmark$  are based on Berkshire's ProVider Plus flagship product offering. All provisions may not be a competitive advantage when comparing with Berkshire's Provider Plus Limited product offering.

If you have any questions, please contact: National Sales and Product Support Center for Producers  
Hours: 8:00 a.m. – 6:00 p.m. ET  
By phone: 1-866-590-8845 (toll free)  
By e-mail: [product\\_support@berkshirelife.com](mailto:product_support@berkshirelife.com)

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