

The ProVider Plus Advantage

√ The ProVider Plus Competitive Advantage

Here are some noteworthy product features to distinguish Berkshire's ProVider Plus when in competition with **Northwestern Mutual RR.NCDI (0909) CA**

Own Occupation Definition of Disability	True "Own Occupation" definition included in the base contract - available to all occupation classes Specialty language for medical and dental occupations included in the base contract
Residual Disability Benefit	15% loss of income benefit trigger 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
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 for which benefits were paid for at least 6 months
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 other states for select occupations of Anesthesiologist, Anesthetists (MD, DO or CRNA), Emergency Room Physician, or Pain Management Physician
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
Catastrophic Disability Benefits	Built-in indexation of Catastrophic Benefits
Unemployment Waiver of Premium Benefits	Waives premiums for up to 12 months due to unemployment
Retirement Protection Plus Disability Benefit	Available as a stand-alone policy; or Available as a rider on a ProVider Plus policy
Monthly Electronic Funds Transfer (EFT)	No Administrative Fee

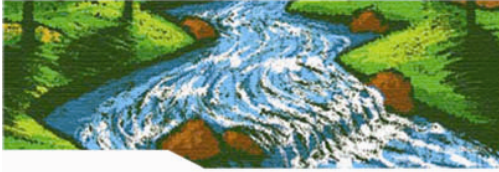
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PVP2009 (05/2012)
GEAR 2012-4725





The ProVider Plus Detailed Comparison

Provision	Berkshire ProVider Plus 1400	Northwestern Mutual RR.NCDI (0909) CA
Non-cancellable & Guaranteed Renewable to 65/67?	Yes	Yes – Also available as Guaranteed Renewable only
Conditionally Renewable after 65/67?	Yes – for life	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).	2 yrs, 5 yrs, to age 65, to age 70
Elimination Periods	30, 60, 90, 180, 360, 720 days	90, 180, 365 days

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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>	<p>You are totally disabled if you are unable to perform with reasonable continuity the substantial and material acts of your usual occupation in the usual and customary way, and you choose not to work in any occupation.</p> <p>Also available by rider:</p> <ul style="list-style-type: none"> • Own occ coverage for the entire benefit period available to classes 6A and 5A • 2 year own occupation coverage, not working in any occupation thereafter available to classes 6A, 5A, 4A • 2 yr modified own occupation, any occupation thereafter available to classes 6A, 5A, 5M 4A and 4M • Medical Occupation Definition : available to physicians and dentists only - the insured is totally disabled when both unable to perform the principal duties of the regular occupation and not gainfully employed in any occupation. If the Insured can perform one or more of the principal duties of the regular occupation, the Insured will be considered totally disabled if: <ul style="list-style-type: none"> - More than 50% of the Insured's time in the regular occupation at the time the disability began was devoted to providing direct patient care and services; – the Insured is not gainfully employed in any occupation; and – at the time disability began, more than 50% of the Insured's medical charges came from: <ul style="list-style-type: none"> • a procedure-based medical or dental specialty for which board certification is available and the Insured is unable to perform the principal procedures of the medical or dental specialty, or • a non procedure-based medical or dental specialty for which board certification is available and the Insured is unable to perform the principal duties of non procedure-based patient care and services.

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Residual Disability ✓ <i>(Titled Partial Disability Benefit Rider in California)</i> <i>Qualification Period?</i> <i>Pre-Disability Indexing?</i> <i>Recovery Provision?</i>	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%. 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, not to exceed the maximum monthly indemnity. Thereafter, a proportional benefit is provided while residually disabled and entitled to benefits. No prior period of total disability is required. Yes – CPI-U tied; no cap Yes – for up to the entire benefit period if: <ul style="list-style-type: none"> • Loss of income at least 15% of prior income, and • Loss of income is the result of the injury or sickness that caused the disability 	Residual (partial) benefits part of the base contract. Insured is partially disabled when: <ul style="list-style-type: none"> - the insured is unable: <ul style="list-style-type: none"> - to perform one or more but not all of the principal duties of the regular occupation, or - to spend as much time at the regular occupation as before the disability started; and - the insured has at least a 20% loss of earned income which is caused by the disability. - The insured is gainfully employed. Proof of earnings loss is not required prior to the beginning date, or during the first six months that proportionate benefits are payable. First six months of compensable disability minimum 50%. Loss greater than 80% = 100%. No prior period of total disability is required. Yes – CPI-U tied. No cap. Yes – for 12 months with a 20% loss of earned income.

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Recurrent Disability	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).	A subsequent disability will be considered to be a continuation of the prior disability if: <ul style="list-style-type: none"> 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 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.
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.	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 – for presumptive and recurrent disabilities; and 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).	For irrecoverable presumptive or recurrent disabilities only
Presumptive Disability Benefit? ✓	Yes – need not be irrecoverable	Yes – loss must be irrecoverable 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	Yes – rehabilitation only

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Catastrophic Disability ✓	<p>Due to injury or sickness you are:</p> <ul style="list-style-type: none"> unable to perform two or more of the activities of daily living without human standby assistance; or cognitively impaired; or irrecoverably (presumptive) disabled. <p>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.</p>	Not Available
Future Increase Option	<p>Financial eligibility required; annual options to age 55 and special option date if GLTD coverage terminates or 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 residents.</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 GLTD, the full amount can be exercised.</p>	<p>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>
Automatic Benefit Enhancement Rider	4% compounded increases	Yes – CPI-tied up to 6%
Cost Of Living Benefit ✓	<ul style="list-style-type: none"> Guaranteed 3% compounded; or Compounded, CPI tied, 6% maximum with a 3% minimum; or 4-Year Delayed, guaranteed 3% compounded <p>No cap; upon recovery increases remain on the policy without additional premium</p>	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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Additional Benefits/Riders Available	<ul style="list-style-type: none"> • Capital Sum Benefit (<i>built in</i>) • Retirement Protection Plus Disability Benefit Rider • Social Insurance Substitute Rider • Additional Monthly Benefit Rider • Partial Disability Rider (<i>Titled Residual Disability Benefit Rider in California</i>) • Unemployment Waiver of Premium Rider • 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>) 	<ul style="list-style-type: none"> • Social Insurance Substitute
Exclusions/Limitations	<p>For:</p> <ul style="list-style-type: none"> • Military training, military action, military conflict, or war, whether declared or undeclared, while serving; • Any period of time in which insured is incarcerated; • Commission of, or attempt to commit, a criminal offense as defined under local, state, or federal law; • Engagement in an illegal occupation (N/A in Vermont); • Suspension, revocation or surrender of professional or occupational license or certification (N/A in California & Vermont); • Intentionally self-inflicted injury; • During the first 3 months of disability or the elimination period, if longer, from normal pregnancy or childbirth; • Loss excluded by name or specific description. • Must be living full time in the U.S, District of Columbia, or Canada (or Mexico in California); • No 24-month maximum benefit for mental/nervous/substance abuse except contracts issued: <ul style="list-style-type: none"> - in FL and CA; - on policies issued on a guaranteed standard issue basis as a result of a Group conversion (N/A in Vermont); - to anesthesiologists/anesthetists (MD, DO & CRNA), emergency room physicians, pain management physicians (N/A in Vermont). 	<p>For:</p> <ul style="list-style-type: none"> • acts of war; • commission or attempted commission of a crime, periods of incarceration • commission or attempted commission of a crime, periods of incarceration; • suspension, revocation or surrender of professional license; • benefits limited to 6 months during life of the policy while outside the US; • 24 months for mental/nervous/ substance abuse.

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Financial Strength*	A. M. Best Company Rating A++	A.M. Best Company Rating A++

*An A.M. Best Company Rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations.

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