



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 **Standard's Protector+ B152**

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	Standard The Protector + B152 (5/05)
Non-cancellable & Guaranteed Renewable to 65/67	Yes	Same	Yes – Base policy is Guaranteed Renewable; Non-cancellable by rider to age 66/67
Conditionally Renewable after 65/67	Yes – for life	Same	Yes — for life
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 66/67
Elimination Periods	30, 60, 90, 180, 360, or 720 days	90, 180 or 360 days	60, 90, 180, 365, and 730 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>Own Occupation by rider: Because of injury or sickness, you are unable to perform the substantial and material duties of your regular occupation even though you are working in another occupation. You must be under the care of a physician.</p> <p>A 24- month Mental Disorder/Substance Abuse Limitation Endorsement is mandatory with the Own Occupation Rider</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	Because of injury or sickness, you are unable to perform the substantial and material duties of your regular occupation, not engaged in any other gainful occupation and under the care of a physician.
Residual Disability <i>(Titled Partial Disability Benefit Rider in California)</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, up to 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	Not available – see Basic Residual Disability Benefit	Not available – see Basic Residual Disability Benefit
Qualification Period	Yes – for up to the entire benefit period if:		
Pre-Disability Indexing	<ul style="list-style-type: none"> • Loss of income is at least 15% of prior income, and • Loss of income is the result of the injury or sickness that caused the disability 		
Recovery Provision			

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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 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%.	Not totally disabled, but because of injury or sickness your monthly earnings are reduced by 20% or more of your prior monthly earnings and you are able to do some, but not all of the substantial and material duties of your regular occupation, or, to do all substantial and material duties of your regular occupation, but not for as long a time or as effectively as you did immediately prior to your injury or sickness. You must also be under the care of a physician. For a continuous disability, each of the first six monthly payments will not be less than 50% of basic monthly benefit.
Qualification Period		No prior period of total disability is required	No prior period of total disability is required
Pre-Disability Indexing		Yes – CPI-U tied; no cap	Yes – CPI-U tied; no cap
Recovery Provision		Yes – for up to the entire benefit period if: <ul style="list-style-type: none"> • Insured returns to work full time following a disability for which we paid benefits; • Loss of income is at least 20% of prior income, and • Loss of income is the result of the injury or sickness that caused the disability 	Yes – Lump sum equal to the lesser of: <ul style="list-style-type: none"> • six times the monthly benefit amount; • total amount of residual benefits paid prior to recovery; or the number of months remaining in the maximum benefit period times the monthly benefit.
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	Recurrent periods of disability from the same cause or causes are one period of continuous disability if separated by your recovery of less than 12 months.

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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	Standard will waive all premiums due under this policy while benefits are payable, after 90 days of continuous disability. After completion of the waiting period, we will refund any premium due and paid after the date your disability began.
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 presumptive and recurrent only
Presumptive Disability Benefit? ✓	Yes – need not be irrecoverable. Elimination period will be waived.	Same	Yes-loss must be total and permanent. If Non-cancelable rider is attached to policy and benefit period is longer than 5 years presumptive is payable for life so long as the presumptive disability continues. Elimination period will be waived
Occupational Rehabilitation, Modification and Access Benefits	Yes	Same	Yes

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Catastrophic Disability	✓ Due to injury or sickness you are: <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. 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	Because of injury or sickness: <ul style="list-style-type: none"> unable to perform two or more activities of daily living without standby assistance; or cognitive impairment; or presumptively impaired. No COLA adjustment 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>Annual options to age 50; maximum of \$10,000; age 41 and under can exercise 100% the total increase option on any option date, ages 42 - 45 = 50%, 46 - 50 = 33%. Option may be exercised during a disability; benefits will become payable with a new disability.</p> <p>One off-anniversary increase per calendar year due to a significant increase in income or loss of GLTD in the 90 days preceding the request for additional coverage. The insured must not be disabled.</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.	Not available - 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	No
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 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.	CPI tied, with a maximum of 3% or 6% compounded no minimum; no cap. Upon recovery, the insured has the right to purchase the increases.

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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"> - to Anesthesiologists, Anesthetists (MD, DO & CRNA), Emergency Room Physicians, Pain Management Physicians (N/A in Vermont); - in FL and CA; - on a guaranteed standard issue basis as a result of a Group conversion (N/A in Vermont) 	A 24-month maximum benefit for mental and/or substance-related disorders will be applied to all contracts (N/A in Vermont)	Mental disorder/substance abuse limitation endorsement (mandatory with Own Occupation Rider)

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Exclusions and 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) 	<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"> • war declared or undeclared; • act of war; • an incident of war; • insurrection; • substantial armed conflict with organized forces; • first 90 days for pregnancy or childbirth; • committing or attempting to commit a felony; • actively participating in a violent disorder or riot; • while confined to a penal institution; • intentionally self-inflicted injury.

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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"> • Capital Sum Benefit (<i>built-in</i>) • Retirement Protection Plus Disability Benefit Rider • Social Insurance Substitute Rider • Unemployment Waiver of Premium Rider 	<ul style="list-style-type: none"> • Noncancellable Policy Rider • Own Occupation Rider • Supplemental Social Insurance Rider • Pre-existing endorsements: none, 3/12, 12/12

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

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