



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 Platinum B170**

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.

Residual Disability Benefit	<p>A 15% loss of income benefit trigger only</p> <p>Replaces lost income dollar for dollar up to the monthly benefit for the first 12 months, proportional thereafter</p>
Lump Sum Disability Benefit	<p>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</p> <p>Disability need not be continuous to qualify</p>
Waiver of Premium	<p>Refund of premium attributable to the period of disability regardless of when premium was paid</p> <p>Waives premiums for 6 months after recovery</p>
Waiver of Elimination Period	<p>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</p>
Presumptive Total Disability Benefits	<p>Loss need not be irrecoverable for Presumptive Benefits</p>
Cost of Living Adjustment Riders	<p>Three optional riders are available with a guaranteed 3% compound minimum</p> <p>COLA increases remain on the policy upon recovery at no additional cost to the insured</p>
Catastrophic Disability Benefits	<p>Built-in indexation of Catastrophic Benefits</p>
Unemployment Waiver of Premium Benefits	<p>Waives premiums for 12 months due to unemployment</p>
Retirement Protection Plus Disability Benefit	<p>Available as a stand-alone policy; or</p> <p>Available as a rider on a ProVider Plus policy</p>

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The ProVider Plus Detailed Comparison

Provision	Berkshire ProVider Plus 1400	Berkshire ProVider Plus Limited 1400	Standard Protector Platinum B170
Non-cancellable & Guaranteed Renewable to 65/67	Yes	Same	Guaranteed Renewable – non-cancelable by rider
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).	To age 67, 10 years, 5 years, 2 years
Elimination Periods	30, 60, 90, 180, 360, or 720 days	90, 180 or 360 days	60, 90, 180, 365
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>Due to injury or sickness you are unable to perform the substantial and material duties of your own occupation and you are under the care of a physician.</p> <p>If you have limited your practice to a professionally recognized specialty in medicine or law, then that specialty will be deemed your own occupation.</p>

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GEAR 2011-13110



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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	Not available – See True Own Occupation Total Disability Definition

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<p>Residual Disability <i>(Titled Partial Disability Benefit Rider in California)</i></p> <p>✓</p> <p>Qualification Period</p> <p>Pre-Disability Indexing</p> <p>Recovery Provision</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"> • 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 	<p>Not available – see Basic Residual Disability Benefit</p>	<p>For the initial period (elimination period + the first 6 months partial disability benefits are payable) partial disability means:</p> <ul style="list-style-type: none"> • You are working in your own occupation or any other occupation; and • you are not totally disabled; and • due to injury or sickness you have a 20% loss of duties; or a 20% loss of time; or a 20% loss of income; and <p>For the initial period the benefit amount will equal the basic monthly benefit regardless of your monthly earnings.</p> <p>After the initial period a proportionate benefit is payable with a 20% or greater loss of income due to disability.</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"> • Loss of income at least 20% of prior income, and • Loss of income is solely the result of the previous injury or sickness that caused the disability

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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	Yes – premiums are waived while disability or recovery benefits are payable. If benefit period is greater than 90 days waiver begins after the 90 th day of continuous disability. Premium payments resume on the next premium due date after disability or recovery benefits are no longer payable.
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	Yes, for presumptive and recurrent disabilities.
Presumptive Disability Benefit?	✓ Yes – need not be irrecoverable. Elimination period will be waived.	Same	Yes – must be a total and permanent loss. Elimination period will be waived.
Occupational Rehabilitation, Modification and Access Benefits	Yes	Same	Yes

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Catastrophic Disability	<p>✓</p> <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>	<p>Same</p>	<p>Due to injury or sickness:</p> <ul style="list-style-type: none"> you are unable to safely and completely perform two or more activities of daily living without assistance due to loss of functional capacity; or you require substantial supervision for your health or safety due to severe cognitive impairment; or you are presumptively disabled. <p>Cost of living adjustments are not available.</p>
Future Increase Option	<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>Financial eligibility required; Full option pool amount may be exercised to age 44, 1/3 of the pool if 45-55. Option date may be exercised during a disability, benefits will become payable with a new disability.</p> <p>One off-anniversary increase per 12 consecutive month period due to a loss of employer paid disability insurance coverage; or you financially qualify to purchase at least \$500 of coverage even if the remaining option pool balance is less than \$500.</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	4% compounded increases. Renewable every 5 years. Refusal of 2 consecutive increases will end the benefit and no future increase will occur.
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.	Compounded, CPI tied with a 3% or 6% maximum Upon recovery increases may be purchased for an additional premium.

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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)	No limitation

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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; • First 90 days of disability due to pregnancy or childbirth; • Disability caused by or contributed to by your committing or attempting to commit an assault or felony; • Disability caused or contributed to by your active participation in a violent disorder or riot; • Disability while you are confined for any reason to a penal or correctional institution; • Intentionally self-inflicted injury; • Payments of disability benefits limited to 12 months for each period of continuous disability while you reside outside the United States or Canada.

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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"> • Compassionate Care Benefit <i>(built-in)</i> • Noncancelable Policy Rider • Survivor Benefit <i>(built-in)</i>

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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