



# 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 **UNUM Income Series 750**

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.

<b>True Own Occupation Definition of Disability</b>	True "Own Occupation" available to all occupation classes Specialty language for medical and dental occupations
<b>Residual Disability Benefit</b>	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
<b>Recovery Benefit</b>	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
<b>Lump Sum Disability Benefit</b>	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
<b>Waiver of Premium</b>	Refund of premium attributable to the period of disability regardless of when premium was paid Waives premiums for 6 months after recovery
<b>Waiver of Elimination Period</b>	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
<b>Presumptive Total Disability Benefits</b>	Loss need not be irrecoverable for Presumptive Benefits
<b>Mental/Nervous Limitations</b>	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
<b>Cost of Living Adjustment Riders</b>	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	UNUM Income Series 750
<b>Non-cancellable &amp; Guaranteed Renewable to 65/67</b>	Yes	Same	Yes
<b>Conditionally Renewable after 65/67</b>	Yes – for life	Same	Yes- for life
<b>Benefit Periods</b>	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 67
<b>Elimination Periods</b>	30, 60, 90, 180, 360, or 720 days	90, 180 or 360 days	90, 180, 365, 730 days
<b>True Own Occupation Total Disability Definition</b>	<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	Not available – See Modified Own Occupation Total Disability Definition

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GEAR 2011-13110



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<b>Modified Own Occupation Total Disability Definition</b>	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	<p>For the first 24 months of benefit payments, total disability or totally disabled means that, solely due to injury or sickness, you are not able to perform the material and substantial duties of your occupation and you are not engaged in any occupation. Thereafter, total disability or totally disabled means that, solely due to injury or sickness, you are not able to perform the material and substantial duties of any occupation.</p> <p>Alternative definition (with policy form page substitution), Total disability or totally disabled means that, solely due to injury or sickness, you are not able to perform the material and substantial duties of your occupation and you are not engaged in any occupation. This applies for the entire benefit period.</p>

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<p><b>Residual Disability</b> <i>(Titled Partial Disability Benefit Rider in California)</i></p> <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>Not available – see Basic Residual Disability Benefit</p>	<p>If Residual Disability and Recovery Rider is selected with a 12 month Work Incentive Benefit period.</p> <p>Residual disability means that you are engaged in any occupation and are not totally disabled but, due to injury or sickness, you:</p> <ul style="list-style-type: none"> <li>• are not able to perform one or more of the material and substantial duties of your occupation; or you are not able to perform them for as long as normally required to perform them; and</li> <li>• you are receiving physicians care. This requirement may be waived if further care would be of no benefit.</li> <li>• You suffer a 20% loss of income due to disability</li> </ul> <p>The residual disability benefit is proportionate to the loss of income, loss of more than 75% = 100%</p> <p>A "Work Incentive Benefit" is payable for the initial period of a residual claim. Benefit may be payable for 3, 6, or 12 months as shown on the policy Schedule Page.</p>
<p><b>Qualification Period</b></p>	<p>No prior period of total disability is required.</p>		<p>No period of total disability is required to qualify for residual benefits.</p>
<p><b>Pre-Disability Indexing</b></p>	<p>Yes – CPI-U tied; no cap</p>		<p>Yes – CPI-U tied; 2% minimum and 10% maximum</p>
<p><b>Recovery Provision</b></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>		<p>Yes –If Residual with Recovery rider is included, a 6, 12 or for up to the entire benefit period if:</p> <ul style="list-style-type: none"> <li>• Loss of income at least 20% of prior income, and</li> <li>• You have returned to full-time work in your occupation.</li> </ul> <p style="text-align: right;"><b>Continued...</b></p>

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<b>Basic Residual Disability Benefit</b>	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%.	Residual Disability Rider is selected with a Work Incentive Benefit period less than 12 months.  Residual disability means that you are engaged in any occupation and are not totally disabled but, due to injury or sickness, you: <ul style="list-style-type: none"> <li>are not able to perform one or more of the material and substantial duties of your occupation; or you are not able to perform them for as long as normally required to perform them; and</li> <li>you are receiving physicians care. This requirement may be waived if further care would be of no benefit.</li> <li>You suffer a 20% loss of income due to disability</li> </ul> The residual disability benefit is proportionate to the loss of income, loss of more than 75% = 100% A "Work Incentive Benefit" is payable for the initial period of a residual claim. Benefit may be payable for 3, or 6 months as shown on the policy Schedule Page.
<b>Qualification Period</b>		No prior period of total disability is required	No period of total disability is required to qualify for residual benefits.
<b>Pre-Disability Indexing</b>		Yes – CPI-U tied; no cap	Yes – CPI-U tied; 2% minimum and 10% maximum
<b>Recovery Provision</b>		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>	Not available

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<b>Recurrent Disability Benefit</b> ✓	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	If you become disabled again from the same or related causes and such recurrence is within 6 months of the end of the prior period, it will be deemed a continuation of the prior disability.
<b>Waiver of Premium</b> ✓	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	After 90 days of disability resulting from injury or sickness not excluded from coverage, premiums due and paid while disabled will be refunded and future premiums will be waived as long as disability continues.
<b>Waiver of Elimination Period</b> ✓	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	Not available
<b>Presumptive Disability Benefit?</b> ✓	Yes – need not be irrecoverable. Elimination period will be waived.	Same	Not included in the base contract. Included in the optional Catastrophic Disability Benefit Rider. Must be a total and irrecoverable loss. Elimination period will be waived.
<b>Occupational Rehabilitation, Modification and Access Benefits</b> ✓	Yes	Same	Not available

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<b>Catastrophic Disability</b>	<p>✓</p> <p>Due to injury or sickness you are:</p> <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> <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>Catastrophically Disabled means that due to injury or sickness you are unable to perform two or more activities of daily living without human standby assistance or you are cognitively impaired. Benefits will be paid after satisfying the elimination period for this rider and will continue to the end of the benefit period or, if earlier, the date you are no longer catastrophically disabled.</p> <p>Presumptive disability is included in this rider. See Presumptive Disability Benefit provision.</p> <p>If COLA is attached to base contract, adjustments will be made to this rider.</p>

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<b>Future Increase Option</b>	<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>Referred to as “Guaranteed Right to Purchase Increase”, annual options on every policy anniversary to age 55. Financial eligibility required.</p> <p>An option may be exercised during a disability but benefits will only become payable for a new and separate disability.</p>

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<b>Benefit Purchase Option</b>	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
<b>Automatic Benefit Enhancement Rider</b>	✓ Automatic 4% compounded increases. Renewable every 6 years. Refusal of 2 consecutive increases, forfeits any future increases and the rider terminates.	Same	Referred to as "Update Increase Benefit Rider". Automatically increases by a specified amount for 3 years. Refusal of one option will not affect subsequent increase offers that apply.
<b>Cost Of Living Benefit</b>	✓ <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.	<ul style="list-style-type: none"> <li>CPI tied with a minimum of 2% and maximum of 7%</li> <li>3% fixed, compounded</li> </ul> COLA adjusts base benefit, CAT and SIS benefits. Upon recovery, the incremental increases may be purchased

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<b>Lump Sum Disability Benefit</b>	✓ 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
<b>Mental and/or Substance-Related Disorders</b>	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-month Mental Disorders limitation

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<b>Exclusions and Limitations</b>	<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>• War or act of war, whether declared or undeclared</li> <li>• The suspension, revocation or surrender of your professional license to practice in your occupation.</li> <li>• Your commission or attempt to commit a crime, or your being engaged in an illegal occupation</li> <li>• Any loss excluded by name or specific description.</li> <li>• Any period in which insured is incarcerated</li> <li>• More than 12 months while residing outside the US or Canada for a total of 6 months or more during any 12 consecutive months during disability</li> </ul>

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<b>Additional Benefits/Riders Available</b>	<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>• Additional Total Only Monthly Benefit Rider</li> <li>• Serious Illness Benefit Rider</li> <li>• Policy Change Rider</li> <li>• Lifetime Continuation Option Rider ("LTC conversion")</li> <li>• Survivor benefit</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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