



## Avera – Sun Life/MGIS Association Details

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### **Life:**

- Groups under 500 employees.
  - Plans over \$200k max - will match current rates.
  - Plans with less than \$200k max - will quote 5% under current rates.
- Groups over 500 employees will be rated on a case by case basis.
- 3 Year Rate Guarantee.

### **Short Term Disability:**

- Groups under 150 lives.
  - 5% discount if group is part of Avera.
  - 5% MGMA discount.
- Groups over 150 lives will be rated on a case by case basis.
- 2 Year Rate Guarantee.

### **Long Term Disability:**

- Groups under 500 employees.
  - 5% discount if group is part of Avera.
  - 5% MGMA discount.
  - SSNRA duration.
  - Choice of one of 3 riders - Progressive Illness, Extended Earnings, Infectious and Contagious Disease (5 year option).
- Groups over 500 employees will be rated on a case by case basis.
- 3 Year Rate Guarantee.

### **Minimum Group Size:**

- 1 MD + 5 staff.
- 2 MD's + 1 professional.
- 3 MD's.
- 10 staff (no MD's).
- 50+ for interns/residents.
- WILL REVIEW ON A CASE BY CASE BASIS.

### **LTD Guarantee Issue Limits:**

- < 10 lives = \$2,000.
- 10 – 24 lives = up to \$10,000.
- 25+ lives = up to \$15,000.
- Anesthesiologists limited to \$10,000.
- WILL REVIEW ON A CASE BY CASE BASIS.

### **Life Guarantee Issue Limits:**

- < 10 lives = \$0
- 10 – 24 lives = \$150,000.
- 25 – 49 lives = \$300,000.
- 50 – 99 lives = \$350,000.
- WILL REVIEW ON A CASE BY CASE BASIS.

