



Medical Market DI

Opportunities for Success!



THE PLUS GROUP
America's Premier Disability Marketing Organization

Set the Table...



- **Physicians Continue to Represent a Major DI Buying Segment**

- According to Milliman IDI Survey, Physicians represented 22.2% of all new DI Premium in 2007. (2008 numbers expected to be higher once tabulated)
- The numbers of physicians are increasing

1970	1980	1990	2000
148	195	237	288

Physicians per 100,000 Population



Set the Table...



- **Incomes Are Significant!**

All Patient Care Physicians	Primary Care Physicians	Medical Specialists	Surgical Specialists
\$168,122	\$121,262	\$175,011	\$224,998

*2003 National Salary Averages
Center for Studying Health System Change*



Set the Table...



- Percentage of Female Physicians Continue to Increase

1980	1990	2000	2006
11.6%	16.9%	24%	27.8%

Source: Physician Characteristics and Distribution in the U.S., 2008 Edition and prior editions. American Medical Association.



Opportunities...



- **Physicians are “Feeling the Love”
Again From the IDI Market!**
 - Expansion of “Own Occupation”
Definitions of Disability



Own Occupation



Choose One!

- q “Inability to perform the material and substantial duties of your own occupation and not working in another gainful occupation”
- q “Inability to perform the material and substantial duties of your own occupation”
- q “Inability to perform the material and substantial duties of your own occupation. If your occupation is limited to a professionally recognized specialty in medicine, this will be deemed to be your occupation”



Opportunities...



- **Physicians are “Feeling the Love” Again From the IDI Market!**
 - Expansion of “Own Occupation” Definitions of Disability
 - **Upgrades to Occupation Classes (Lower Premiums)**



Upgrades



- Example –
 - OB/GYN MD previously rated as a class “3A” physician is now a “4A” physician.

3A	4A
\$5,226.50	\$4,487.50

Almost a
15%
Savings!

Annual Premium

Female MD – Age 45 - \$5,000 Monthly Benefit

90 Day Elimination Period / Age 67 Benefit Period

Residual Disability and Compound Interest Cost of Living



Opportunities...



- **Physicians are “Feeling the Love” Again From the IDI Market!**
 - Expansion of “Own Occupation” Definitions of Disability
 - Upgrades to Occupation Classes (*Lower Premiums*)
 - **Increases to Issue & Participation Limits**
(Percentage Replacement)



Higher Percentage Replacement



- A physician is earning \$250,000 a year, how much IDI can she purchase?

Then	Now
\$10,000	\$11,650

Over a
16%
Increase!



Opportunities...



- **Physicians are “Feeling the Love” Again From the IDI Market!**
 - Expansion of “Own Occupation” Definitions of Disability
 - Upgrades to Occupation Classes (*Lower Premiums*)
 - Increases to Issue & Participation Limits (*Percentage Replacement*)
 - **Increases to Issue & Participation Maximums (*More Benefit*)**



More Benefit



- Traditional Market –
 - Maximum amounts of IDI can range from \$15,000 - \$25,000 a month depending on carrier and medical specialty! Warning – this varies by state!
 - Participation with Group LTD may provide higher benefits!
 - High Limit Markets available in excess of these amounts!



More Benefit

- Surgeon is earning \$850,000 a month, how much IDI can he buy?
 - Traditional Market - \$20,000
 - High Limit Market - \$26,042



Total Benefit of \$46,042 a Month!



Opportunities...

- **Additional Solutions Expanding**
 - **Buy Sell Funding**



Opportunities...

- **Additional Solutions Expanding**
 - Buy Sell Funding
 - **Overhead Expense Coverage**



Opportunities...



- **Additional Solutions Expanding**

- Buy Sell Funding
- Overhead Expense Coverage
- **Retirement Protection Plans**



Opportunities...



- **Additional Solutions Expanding**

- Buy Sell Funding
- Overhead Expense Coverage
- Retirement Protection Plans
- **Loan Indemnification**



Opportunities...



- **Additional Solutions Expanding**

- Buy Sell Funding
- Overhead Expense Coverage
- Retirement Protection Plans
- Loan Indemnification
- **Key Person**



Summation



- The Market is Growing
- The Carriers Are Playing Ball
- The Solutions Are Comprehensive
- Your Local Plus Group Office is Ready

Don't Delay ~ The Game is On!



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