

# Provider Choice vs UNUM Income Series 750

## What are the key competitive advantages of Provider Choice?

When in competition with UNUM Income Series 750 product, Provider Choice has many competitive advantages that may provide a benefit sooner, pay a benefit longer and potentially pay more benefits than UNUM.

### Start first with the base policy features:

Feature	Provider Choice	UNUM Income Series 750	Advantage
<b>Waiver of Premium</b>	Continues to waive premiums for six months after benefits end	Waiver ends when benefits end	<b>Provider Choice</b> Provides a longer benefit
<b>Waiver of Elimination Period</b>	Benefits paid from date of loss for subsequent disability that lasted at least 30 days and occurs within five years of a previous qualifying disability	Not available – a new elimination period would have to be satisfied on a subsequent disability	<b>Provider Choice</b> Provides benefits sooner
<b>Hospice Benefit</b>	Waives the elimination period and pays total disability benefit when receiving hospice services	Not available	<b>Provider Choice</b> Provides benefits sooner
<b>Presumptive Disability</b>	Does not need to be irrecoverable for the elimination period to be waived and benefits to be payable.	Not available	<b>Provider Choice</b> Provides benefits sooner
<b>Serious Illness Supplemental Endorsement</b>	Pays additional 50% of the monthly benefit for 12 months if total disability is due to cancer, stroke or heart attack	Not available	<b>Provider Choice</b> Provides more benefits
<b>Occupation Rehabilitation and Modification and Access Endorsement</b>	Pays expenses for rehabilitation and modification and access to help the insured return to work in their occupation	Not available	<b>Provider Choice</b> Provides more benefits

### Next consider the Definition of Total Disability



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<b>Definition of Total Disability</b>	<b>Provider Choice</b>	<b>UNUM Income Series 750</b>	<b>Advantage</b>
<b>True Own Occupation</b>	Available to all occupation classes	Not available	<b>Provider Choice</b> True Own Occupation is available to more individuals
<b>True Own Occupation with Enhanced Specialty Language for Physicians</b>	Physicians (MD or DO) – may be deemed totally disabled and receive their full benefit if more than 50% of income comes from either hands-on patient care or surgical procedures and they are unable to provide those services even if working in the practice or in another occupation.	Not available	<b>Provider Choice</b> Physicians can choose to work in their practice or in another occupation and continue to receive their full monthly benefit.
<b>Two-Year True Own Occupation, Modified thereafter</b>	If totally disabled in their occupation, insured can work in another occupation until benefits have been paid for two years. After two years, the insured cannot be working and receive a full benefit.	Not available	<b>Provider Choice</b> Two-Year True Own Occupation gives the insured an opportunity to find a new career without impacting their disability benefit for a period of time.

**Then review key competitive advantages of various optional riders:**

<b>Optional Riders</b>	<b>Provider Choice</b>	<b>UNUM Income Series 750</b>	<b>Advantage</b>
<b>Partial Disability Benefit Rider</b>	Enhanced Partial Rider requirement - 15% loss of income only. For the first 12 months of partial disability, we will pay the full loss of income up to the monthly benefit or a 50% minimum. Thereafter, a proportionate benefit is paid. Recovery provision for the full benefit period is treated the same as partial disability.	Residual Disability requires 20% loss of income and a loss of time or duties. The benefit is proportionate to the loss of income. A work incentive benefit is available for either the first 3, 6 or 12 months of residual disability. A recovery benefit may be available for 3 or 6 months or for the full benefit period.	<b>Provider Choice</b> Provides a benefit sooner due to loss of income threshold.  May pay more benefits in certain partial claim situations due to the lower income loss threshold and the enhanced initial benefits in the first 12 months.  Provides a benefit longer based on the recovery provision.
<b>Catastrophic Disability Rider</b>	Enhanced Catastrophic Disability Benefit is payable if the requirements have been met even if gainfully employed. COLA increases of 3% are included in the rider and are added to the monthly benefit.	Catastrophic Disability benefit is payable if requirements are met, even if working. COLA increases are applied only if COLA rider is included on the policy.	<b>Provider Choice</b> Provides an additional benefit even if able to work and increases the benefit while catastrophically disabled by 3% compounded annually



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<b>Optional Riders</b>	<b>Provider Choice</b>	<b>UNUM Income Series 750</b>	<b>Advantage</b>
<b>Cost of Living Adjustment Riders</b>	Three optional riders. Upon recovery, all riders allow for the increases of \$300 or more to remain on the policy at no additional cost to the insured.	Two optional riders. Upon recovery the increases can be purchased based on attained age rates.	<b>Provider Choice</b> Provides more benefits at the start of a subsequent disability
<b>Student Loan Protection Rider</b>	Term periods available are 10 or 15 years. Reimburses for student loan payments if totally disabled during the term period selected.	Not available	<b>Provider Choice</b> Provides benefits to reimburse student loan payments during a total disability
<b>Retirement Protection Disability Benefit Rider</b>	Provides a benefit when totally disabled and not gainfully employed. The benefit is paid to a trust and the trust assets become available at policy expiry.	Not available – they offer the Additional Total Only Monthly Benefit rider as a way to receive a benefit for retirement, but it may be used for any purpose.	<b>Provider Choice</b> Provides additional benefits during a period of total disability that allows the client to continue to save for retirement

This comparison does not cover all features and optional riders. For additional information, see the full Detailed Comparison [Provider Choice vs UNUM Income Series 750](#).

If you have any questions, please contact: Individual Disability Sales and Product Support Center for Producers

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