

# MEMBERS ONLY – LONG-TERM DISABILITY INSURANCE

## Designed with the Physician in Mind

As a physician, you spend your days protecting the health of others, but what happens when disability strikes and you are unable to perform your duties? How will you protect the health of your income?

At The EPIC Life Insurance Company, we understand your need for disability insurance that is designed specifically for physicians. We understand the investment you have put into your career and the importance of choosing the right insurance that protects that investment. EPIC is a subsidiary of WPS Health Insurance and has built a reputation for financial strength, flexible benefit solutions, and superior customer service.



**Guarantee Issue\*  
for New Members**

**For More  
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**Wisconsin Medical Society**  
Insurance & Financial Services, Inc.

**EPIC**  
LIFE INSURANCE

*We Take Care of You*

## Exclusive Plan for Wisconsin Medical Society

As a member of Wisconsin Medical Society, you have the exclusive opportunity to protect your income with EPIC's Long-term Disability insurance. We have custom designed our LTD benefits with you in mind — to serve as your sole source of disability coverage or to supplement other coverage. Your tailored benefits include:

- Specialty Own Occupation definition of disability
- Physician-oriented benefit options:
  - Progressive Illness
  - Cost-of-living Adjustment
  - Extended Earnings Protection
  - Business Protection
- Infectious and Contagious Disease Benefit
- Benefit maximum up to \$10,000 — EPIC accommodates high-income levels\*\*
- Guarantee issue up to \$5,000\*
- Employee Assistance Program

*\*Under Age 55: \$5,000 guarantee issue for new members that enroll within 90 days of joining Wisconsin Medical Society. Satisfactory evidence of insurability is required for new members over the \$5,000 guarantee issue and for all original Society members. Society members currently receiving any disability benefit are not eligible for guarantee issue. Age 55 and Over: no guarantee issue.*

*\*\*Subject to specific criteria and underwriting approval.*

*This is a general benefit summary; additional limitations and exclusions may apply, including pre-existing conditions limitations.*

