

# Protecting Your Biggest Asset

Supplemental Individual Disability Insurance (IDI)



PHYSICIANS ADVISORY SERVICES



## Did you know?

Some highly compensated individuals are **financially vulnerable** to low group benefit maximums



### How it Works

IDI provides additional monthly benefits layered on top of your group long term disability (LTD) benefits

- Provided on a Guaranteed Standard Issue basis with **potential tax free benefits** and **minimal underwriting**
- **Protects employee's income** in the event of a disability

IDI can eliminate or significantly reduce the under-insurance element in many Long Term Disability programs without negatively affecting group rates

### What are you waiting for?

There's no better time than today to see how you can protect your most valuable owners and employee physicians. Give us a call to see how The Partners Group can help design a plan that best fits you and your company.

### Employer Options

#### Create Awareness

Provide plan design overview that illustrates income replacement and key benefit features

#### Create Solutions

##### Employer Paid Options

- Modify LTD plan design to mitigate problems
- Supplement LTD plan with individual disability coverage

##### Employee Paid Options

- Voluntary individual disability plan offering via payroll

### Customization

- Catastrophic disability benefits
- Serious illness benefit
- Guaranteed coverage increase
- Base plans with voluntary buy-ups
- Specialty protection available



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