



DI Comparison – Competitive Advantages

Provider Choice vs. Ameritas DInamic Foundation 4501NC/4502GR

What are the key competitive advantages of Provider Choice?

When in competition with Ameritas DInamic Foundation product, Provider Choice has many competitive advantages that may provide a benefit sooner, pay a benefit longer and potentially pay more benefits than Ameritas.

Start first with the base policy features:

Feature	Provider Choice	Ameritas DInamic Foundation 4501NC/4502GR	Advantage
Waiver of Premium	Continues to waive premiums for six months after benefits end	Waiver ends when benefits end	Provider Choice Provides a longer benefit
Waiver of Elimination Period	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	Provider Choice Provides benefits sooner
Hospice Benefit	Waives the elimination period and pays total disability benefit when receiving hospice services	Not available	Provider Choice Provides benefits sooner
Serious Illness Supplemental Endorsement	Pays additional 50% of the monthly benefit for 12 months if total disability is due to cancer, stroke or heart attack	Not available	Provider Choice Provides more benefits
Occupation Rehabilitation and Modification and Access Endorsement	Pays expenses for rehabilitation and modification and access to help the insured return to work in their occupation	Pays the expense for occupational rehabilitation only	Provider Choice Provides more benefits

Next consider the Definition of Total Disability



Definition of Total Disability	Provider Choice	Ameritas DInamic Foundation 4501NC/4502GR	Advantage
True Own Occupation	Available to all occupation classes	Available to most occupations	Provider Choice True Own Occupation is available to more individuals
True Own Occupation with Enhanced Specialty Language for Physicians	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 their practice or in another occupation.	Not available	Provider Choice Physicians can choose to work in their practice or in another occupation and continue to receive their full monthly benefit.

Then review key competitive advantages of various optional riders:



Optional Riders	Provider Choice	Ameritas DInamic Foundation 4501NC/4502GR	Advantage
Partial Disability Benefit Rider	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.	Enhanced Residual Rider requires a 15% loss of income and loss of time or duties. For the first six months of residual disability, a proportionate benefit or a minimum of 50% of the monthly benefit is payable. To qualify for recovery benefits a total or residual benefit had to have been paid, and they must have a continued loss of income of at least 15% due to the prior disability.	Provider Choice 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.
Cost of Living Adjustment Riders	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 available. One allows for the purchase of increases upon recovery, while the other does not provide a right to purchase increases upon recovery.	Provider Choice Provides more benefits at the start of a subsequent disability
Retirement Protection Disability Benefit Rider	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	Provider Choice 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 Ameritas DInamic Foundation 4501NC/4502GR

If you have any questions, please contact:
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