

DI Comparison – Competitive Advantages

Provider Choice vs. Principal HH750

What are the key competitive advantages of Provider Choice?

When in competition with Principal’s HH750 product, Provider Choice has many competitive advantages that may provide a benefit sooner, pay a benefit longer and potentially pay more benefits than Principal.

Start first with the base policy features:

Feature	Provider Choice	Principal HH750	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
Presumptive Disability	Does not need to be irrecoverable for the elimination period to be waived and benefits to be payable.	Must be a total and permanent loss for the elimination period to be waived and benefits payable.	Provider Choice Provides benefits sooner
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.	Provider Choice Provides more benefits

Next consider the Definition of Total Disability

Definition of Total Disability	Provider Choice	Principal HH750	Advantage
True Own Occupation	Available to all occupation classes	Available by rider 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.
Two-Year True Own Occupation, Modified thereafter	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	Provider Choice 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:



Optional Riders	Provider Choice	Principal HH750	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.	Residual with Recovery Rider requires at least a 20% loss of income and a loss of time or duties. A proportionate benefit is payable with a minimum of 50% of the monthly benefit for the first six months. Recovery benefit for the full benefit period is available if a total or residual benefit had been paid and there is a continued loss of income of at least 20% due to the disability.	<p>Provider Choice Provides a benefit sooner due to loss of income threshold.</p> <p>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.</p> <p>Provides a benefit longer based on the recovery provision.</p>
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. Upon recovery, increases may be purchased at attained age rates.	<p>Provider Choice Provides more benefits at the start of a subsequent disability</p>
Student Loan Protection Rider	Term periods available are 10 or 15 years. Reimburses for student loan payments if totally disabled during the term period selected.	Not available	<p>Provider Choice Provides benefits to reimburse student loan payments during a total disability</p>

This comparison does not cover all features and optional riders. For additional information, see the full Detailed Comparison Provider Choice vs Principal HH750.

If you have any questions, please contact:
 Individual Disability Sales and Product Support Center for Producers
 Hours: 8:00 a.m. – 5:00 p.m. ET
 By phone: 1 866 590 8845 (toll free)
 By e-mail: DI_product_support@glic.com

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