

WVSMA/WVMIA Announces Preferred Carrier Relationship with Union Central

(15% membership premium discount)

WEST VIRGINIA
MEDICAL INSURANCE AGENCY
"Meeting the insurance needs of physicians"

UnionCentral
A UNIFI Company



The West Virginia State Medical Association and the West Virginia Medical Insurance Agency are happy to bring you some good news regarding the insurance benefits available to WVSMA members.

In this changing environment and economy, it is more important than ever for you to protect your most valuable asset - your ability to earn an income. The Agency has worked hard to find a Disability Income insurance carrier that provides the level of coverage - and commitment - that WVSMA members want and need.

The West Virginia State Medical Association jointly with its wholly owned subsidiary, the West Virginia Medical Insurance Agency, is pleased to announce that it has entered into an agreement with Union Central Life Insurance Company to recognize Union Central Life Insurance Company as a "Preferred Carrier" for disability income and disability overhead expense insurance for our active membership.

The WVMIA has identified The Union Central Life Insurance Company as a reliable, long-term provider of Disability Income insurance that we want to make available to WVSMA members.

Union Central Life, A UNIFI Company, offers a high quality and competitively priced DI insurance to new and existing customers.

As a result of this exclusive Preferred Carrier agreement, active members of the West Virginia State Medical Association will be eligible for a **15% discount** when they purchase either disability income or disability overhead expense insurance from Union Central Life Insurance Company through the West Virginia Medical Insurance Agency.

Evan Jenkins, Executive Director of the West Virginia State Medical Association, said "we are very pleased to offer our membership, not only premium reduced disability insurance products, but also to offer it through a carrier (Union Central) who is a leading provider of disability insurance for medical providers that offers our membership a quality rated and own occupation definition based product."

"In addition to the membership discount, the ability to secure this coverage through our Agency (the West Virginia Medical Insurance Agency) allows our membership to utilize services that have been

developed especially to meet their needs" said Jenkins.

Steve Brown, Agency Manager, added "the Agency is very pleased to add the availability of Union Central's disability products specifically designed for the physician community, since our only clients are physicians and we are always looking for ways to enhance our services to our physicians."

If you do not have a personal DI insurance policy, you need one. An accident or illness that leads to a long-term disability can be financially devastating without the proper insurance in place. If you already have DI insurance in place, now is a good time to compare your policy to the one available through the WVSMA.

Contact the West Virginia Medical Insurance Agency to examine your current policy and compare it to the benefits available through the WVSMA. The DI insurance offered by Union Central Life and our Agency will benefit greatly the members of the WVSMA.

Union Central Insurance (including Union Central Life Insurance Company) is rated A by A.M. Best.



Income is your Foundation. Protect it.

Individual Disability Income (DI) Insurance from The Union Central Life Insurance Company goes to work when you can't.

As a leading provider of individual DI insurance for medical professionals, we understand what is important to you:

- Preferred occupational classes of 6M and 5M for approximately 140 AMA-recognized medical specialties – with additional savings for these occupations via discount factors in select states
- True Own Occupation coverage available, including surgeons, anesthesiologists and emergency room physicians – you are considered disabled if, due to injury or illness, you can't perform the duties of your specialty, even if you are able to work in another occupation
- Choice of Noncancelable (NC) or Guaranteed Renewable (GR) policies
- Enhanced Residual Disability Rider featuring full built-in Recovery Benefits that are payable up to the maximum benefit period
- Future Increase Option Rider – only requires financial underwriting and guarantees rate structure, occupational class and language of the original policy. Rates are based on attained age.
- Two Cost of Living Adjustment (COLA) options – 6% Compounded and 3% Simple
- Nondisabling Injury benefit – an industry exclusive - reimburses you for expenses related to the treatment of injuries or repair to natural teeth, up to 50% of your base benefit, not to exceed \$3,000 per injury. This is a per occurrence benefit.
- Good Health benefit – waives two days of the elimination period for each year you complete without receiving benefits under the policy
- COBRA Premium benefit – industry exclusive – reimburses COBRA premiums, up to \$1,000 per month for a maximum of 18 months, if you become unemployed due to disability and continue coverage under COBRA
- Multi-life premium discounts for as few as two approved lives
- Association discounts available for members of approved medical associations
- Medical Specialty (and certain sub-specialty) Letters are available upon request
- Business Overhead Expense (BOE) insurance up to \$40,000 per month with up to an additional \$20,000 per month to cover the salary of a replacement professional

Don't let a disabling injury or illness get in the way of planning for your future. Your ability to earn an income is your greatest asset. Make Disability Income insurance the foundation of your financial plan. It can help preserve you and/or your family's standard of living and help ensure your future. It goes to work when you can't.



Learn more:

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Website: www.wvsma.com

UnionCentral

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Disability Income Insurance (Forms U4501 NC, U4502 GR, and UC 4403 S) issued by The Union Central Life Insurance Company.

Not all provisions are available in all states.

This information is provided by The Union Central Life Insurance Company, a UNIFI company. Each UNIFI company is solely responsible for its own financial condition and contractual obligations. For more information about UNIFI® Companies, visit UNIFILcompanies.com.