



PHYSICIANS' BENEFITS TRUST



**Optional Coverage Solutions**  
*through the PBT Group Health Benefits Program*



*Designed for Physicians, by Physicians*

# Exclusively for ISMS and CMS Members and their Employees... Supplemental Term Life, Dependent Term Life and Short-Term Disability Plans

## Why Choose Physicians' Benefits Trust

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The PBT Group Health Benefits Program was designed exclusively for the needs of Illinois State Medical Society and Chicago Medical Society members and their employees. When you choose PBT, you benefit from several distinct advantages:

- The Program is managed by Physicians
- PBTLIC is a wholly owned subsidiary of ISMIE Mutual Insurance Company
- You enjoy "Freedom of Choice" to select any doctor or hospital
- The plans are completely portable--the coverage travels with you, not your employment
- The PBT Health Plans provide some of the most comprehensive eligibility for dependent children available

*The PBT Group Health Benefits Program offers members and their employees optional coverage choices that supplement the Health Insurance Plan. These optional benefits are available to help you custom design an employee benefits package that best meets the needs of your practice.*

## SUPPLEMENTAL TERM LIFE

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As part of the PBT Health Insurance Plan, each participant automatically receives \$10,000 in Group Term Life and Accidental Death and Dismemberment benefits. Supplemental coverage for physicians and their employees can be purchased, **up to \$40,000**.

### Plan Highlights

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- Groups of two or more may apply for supplemental term life coverage.
- Groups of five or more are eligible for guarantee issue coverage.
- Benefits include a waiver of premium feature for total disability. Please see the Plan Certificate for full details.

## DEPENDENT TERM LIFE

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Insureds can request Term Life coverage for dependents. Dependent spouse and children are eligible for a \$2500 benefit (children age two weeks to six months at \$250 benefit).

## OPTIONAL WEEKLY DISABILITY INCOME

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The PBT Weekly Disability option provides short-term benefits should you find yourself unable to work due to a nonoccupational injury or sickness.

### Plan Highlights

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- Available to all physician members and their employees who participate in one of the PBT Health Plans.
- Choice in weekly benefits from \$50 to \$250, in \$10 increments. Weekly disability benefit may not exceed 60% of gross weekly salary.
- Features include choice of 13 or 26 week benefit period.
- Benefits are payable from the 15<sup>th</sup> day of a covered disability.
- Coverage ends at age 70.

## Transfer of Group Coverage

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If your practice is currently covered under another group weekly disability income plan, it is eligible for a waiver of the preexisting condition limitation.

## New Employees and Groups Without Existing Coverage

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If your practice is not currently covered by a weekly disability income plan, benefits payable for sickness or injury for which an individual has received medical treatment or consultation within three consecutive months preceding the effective date of coverage will not be considered (1) until the employee has been covered for 12 consecutive months, or (2) until three consecutive months have elapsed during which no treatment was received, or expense incurred, for such preexisting condition. Any new physician or employee of a group currently covered under the PBT Group Health Benefits Program Weekly Disability Income Plan will be subject to the preexisting condition limitations explained above.

***Exclusively for ISMS and CMS Members and their Employees...***

## **Dental Protection Plan**

*Offering you freedom to choose your own dentist*

*PBT now offers you a comprehensive dental insurance plan – not a discount program – that allows you to stay with the dentists you already know, or wish to use.*

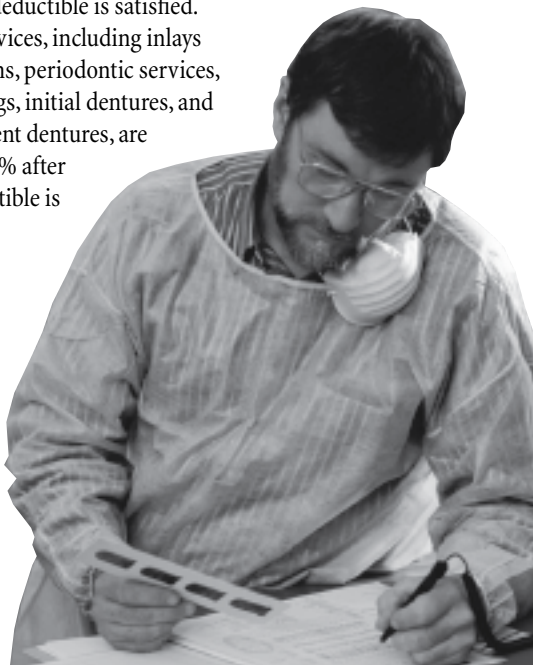
*The plan is available to individual physicians and their families, as well as to any size group of two or more employees, and their families. There is no minimum participation requirement.*

*The plan is designed exclusively for those in the medical field – namely Illinois State Medical Society (ISMS) and Chicago Medical Society (CMS) members – who know and understand the importance of quality dental care, and value.*

### **Plan Highlights**

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- Freedom to choose your own dental providers.
- Available to both individual physicians and their families and groups of two or more, as long as at least one insured is a member of ISMS or CMS.
- \$1,000 calendar year maximum benefit per person.
- Choice of deductibles: \$25 or \$50 per calendar year for each participant (maximum three per family).
- No deductible for preventive dentistry, including oral exams, required x-rays, and preventative cleaning (one cleaning per six months). Charges are paid at 80% of the reasonable and customary rate.
- Basic services, including fillings, root canals, anesthesia, fluoride treatments (age 13 and under), and tissue biopsy, are paid at 80% after the deductible is satisfied.
- Major services, including inlays and crowns, periodontic services, gold fillings, initial dentures, and replacement dentures, are paid at 60% after the deductible is satisfied.



### **Eligible Dependents**

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Eligible dependents of individual physicians and all covered employees in a group include lawful spouses and all unmarried dependent children under age 25. Dependent children are eligible beyond age 25 if enrolled full-time at an accredited university, college or trade school.

### **Waiting Periods**

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Participants are eligible for benefits for Preventive and Basic Services after 90 days, if they elect dental coverage when first eligible. For participants who join after they are first eligible, there is a 12-month waiting period for Preventive and Basic Services. Any Major Service requires a one year waiting period.

### **Transfer of Group Coverage**

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New groups with prior coverage may be eligible for a waiver of certain plan provisions, including accumulated calendar year deductibles and waiting periods. New hires must satisfy all deductibles and waiting periods.

### **Exclusions**

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The Dental Protection Plan does not provide coverage for: orthodontics; TMJ (temporomandibular joint dysfunction) and related disorders; implants; non-prescription drugs; education; any operation or procedure performed for cosmetic reasons; accidents arising out of and in the course of employment; and illness covered by Workers' Compensation or Occupational Disease Law. Refer to your certificate for a complete list of both benefits and exclusions.

**To learn more about any of these benefits, including rates, plus other PBT insurance plans for ISMS and CMS members, call toll-free:**

**1-800-621-0748 • [www.pbtinsurance.com](http://www.pbtinsurance.com)**

## About Physicians' Benefits Trust

The Board of Directors of Physicians' Benefits Trust is comprised of physicians from across Illinois. PBT Group Health Benefits Program is sponsored by the Illinois State Medical Society and Chicago Medical Society, and is available to their members and employees. PBT offers the following high-quality plans:

- Individual and Group Health Plans
- Excess Major Medical
- Medicare Supplements
- Dental
- Long Term Disability\*
- Term Life\*
- Business Overhead Expense\*
- Accidental Death and Dismemberment\*
- Long Term Care\*

Physicians' Benefits Trust Life Insurance Company (PBTLIC) has a proud history of excellent service. Our experienced customer service representatives will provide you with informed, accurate responses and quick claims handling every time.

\*These insurance plans are insured by other financially strong companies unrelated to PBTLIC.

## QUESTIONS?

Call us toll-free: 1-800-621-0748

Or visit us online: [www.pbtinsurance.com](http://www.pbtinsurance.com)

Arranged by:



Physicians' Benefits Trust Life Insurance Company  
PBT Insurance Office  
300 South Wacker Drive, Suite 700 • Chicago, IL 60606

Sponsored by:



PBTLIC is owned by: ISMIE Mutual Insurance Company



### Accidental Death & Dismemberment Plan Exclusions

The Accidental Death and Dismemberment Plan does not provide coverage for: Hernia, disease, bodily or mental infirmity or treatment thereof; ptomaines or bacterial infection; war or any act of war, whether declared or not; suicide or attempted suicide; loss occurring more than 90 days after the date of the accident; service in the armed forces of any country; commission of a felony or engagement in any illegal occupation; intentionally inflicted injuries; injury sustained while riding in any aircraft, except as a fare-paying passenger on a regularly scheduled airline; or injury sustained while under the influence of alcohol or any non-prescribed drug or narcotic. Please refer to your Certificate of Insurance for a complete list of all exclusions.

### Weekly Disability Income Plan Exclusions

The Weekly Disability Income Plan does not provide coverage for: disabilities directly resulting from war or any act of war, whether declared or not; intentionally self-inflicted injuries; injury or sickness for which the insured is entitled to benefits under Workers' Compensation or Occupational Disease Law; or disabilities for which the insured is not treated by a physician. Please refer to your Certificate of Insurance for a complete list of all exclusions.

Administered by Affinity Insurance Services, Inc.