Mount Sinai Physicians Insurance Program

DISCOUNTS FOR MT SINAI PHYSICIANS

- Have <u>you</u> enrolled for these <u>discounts</u>?
- √ 25% discount on Disability insurance
- √ 10% discount on Critical Illness ins.
- √ 25% savings on Term Life insurance
- ✓ 6.75%

 dividend

 interest rate

 on Whole Life

 insurance
- ✓ Long term care

DISABILITY INSURANCE - 25% DISCOUNT

associated with Mt. Sinai Hospital.

Purchase up to \$30,000 per month of disability coverage with a guaranteed annual premium discount. Policies are issued an *own occupation* definition of disability, a cost of living adjustment, a future income option, HIV Hepatitis B&C protection, and a conversion to long term care coverage.

In 2007, Levine Financial Group created an insurance program in conjunction with the Mt. Sinai Medical Staff Association for Physicians

CRITICAL ILLNESS INSURANCE - 10% DISCOUNT

Receive a tax-free lump sum payment over and above your monthly disability payment after the onset of a critical medical problem such as a heart attack, cancer or stroke, MS, etc. If you do not claim, you may elect the refund of premium option and get back up to 100% of the premiums paid.

TERM LIFE INSURANCE - UP TO 25% SAVINGS

Qualify for preferred rates and save up to 25% on term life insurance.

WHOLE LIFE INSURANCE - 6.75% DIVIDEND INTEREST RATE

Whole life insurance is an asset accumulation, estate, and retirement planning vehicle. It is designed to enhance the cash value in a long-term dividend interest rate asset class while providing guaranteed increasing cash value and permanent life insurance. This is an excellent planning tool for those who are incorporated and saving money inside their corporations.

LONG TERM CARE INSURANCE - NO MEDICAL REQUIRED

In the event of a chronic illness, cognitive impairment or the inability to complete two or more activities of daily living, up to \$9,000 per month may be paid *tax-free* to provide for home or facility care as required. There is no medical required.

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□ Term life insurance with preferred underwriting and up to a 25% savings			

Levine Financial Group negotiated premium discounts for Doctors associated with Mt Sinai Hospital. The Mt Sinai Hospital Medical Staff Association does not endorse or recommend any insurance program nor does it have any commercial interest in this program. Levine Financial Group is not part of the OMA. The content of this communication is subject to change without notice. E&OE.

