

# FIFTH DISTRICT MEDICAL SOCIETY SPONSORED INSURANCE PLANS

**Administered by: Charles J. Sellers & Co. Inc.**

Just as your Medical Society depends on you, the members, to represent the highest professional standards of medicine, so can you depend on your Medical Society to offer you the highest standards of membership benefits. Choose from the sponsored plans listed below and see how you can protect what really matters to you.

<input type="checkbox"/>	<p><b>Disability Income</b></p> <ul style="list-style-type: none"> <li>• Up to \$15,000 in monthly income</li> <li>• Choice of three Benefit Periods</li> <li>• Choice of Waiting Period</li> <li>• "Own Occupation" protection</li> <li>• Optional Benefits available</li> <li>• Available to Members under age 60</li> </ul>	<input type="checkbox"/>	<p><b>Worldwide Accident Protection</b></p> <ul style="list-style-type: none"> <li>• <u>NEW</u> Travel Assistance Benefit</li> <li>• Up to \$500,000 in benefits</li> <li>• Up to \$100,000 MEDEX Travel Assistance Benefit</li> <li>• Around the clock, around the world protection</li> <li>• Available to Member &amp; Spouse under age 65</li> <li>• <b>No Health Questions Asked</b></li> </ul>
<input type="checkbox"/>	<p><b>Business Overhead Expense</b></p> <ul style="list-style-type: none"> <li>• Up to \$30,000 in Monthly Benefit</li> <li>• Pays eligible Office Expenses during Disability</li> <li>• Choice of Waiting Period</li> <li>• Payable up to 24 Months</li> <li>• Available to Members under age 60</li> </ul>	<input type="checkbox"/>	<p><b>Long Term Care</b></p> <ul style="list-style-type: none"> <li>• Tax Qualified Plans (<i>including Partnership</i>)</li> <li>• Nursing Home &amp; Home Health Care</li> <li>• Rates do not increase with age</li> <li>• Available to age 85</li> </ul>
<input type="checkbox"/>	<p><b>Term Life</b></p> <ul style="list-style-type: none"> <li>• Benefits up to \$2,000,000</li> <li>• Dividends (<i>Not Guaranteed but based on group experience</i>)</li> <li>• Non-Smoker discount</li> <li>• Accelerated benefits for terminal illness</li> <li>• Accidental Death double benefit option</li> <li>• Available to Members under age 60</li> </ul>	<input type="checkbox"/>	<p><b>Businessowners Office Package</b></p> <ul style="list-style-type: none"> <li>• A custom plan of protection for your Practice (Building/Contents, Business Liability, Equipment Breakdown, etc.)</li> <li>• Medical Office Coverage includes Special Endorsement for Physician's Office</li> <li>• Flexible premium payment plans, electronic funds transfer plan &amp; 24 hour, toll-free claims reporting</li> </ul>
<input type="checkbox"/>	<p><b>Hospital Indemnity</b></p> <ul style="list-style-type: none"> <li>• Benefits from first day of hospitalization</li> <li>• Up to 500 days of benefit payments</li> <li>• Up to \$160 daily benefit</li> <li>• Double benefit for intensive care</li> <li>• Available to Member &amp; Spouse under age 60</li> </ul>	<input type="checkbox"/>	<p><b>Workers' Compensation</b></p> <ul style="list-style-type: none"> <li>• Coverage for On-the-Job Accidents &amp; Illnesses</li> <li>• Dividend Eligible Program (<i>As earned, not guaranteed, based on favorable experience through the Safety Group for New York Physicians</i>)</li> </ul>
<input type="checkbox"/>		<input type="checkbox"/>	<p><b>New York State Disability (DBL)</b></p> <ul style="list-style-type: none"> <li>• Disability Coverage Off-the-Job</li> <li>• Favorable Rates &amp; Claim Service for your Employees</li> </ul>
<input type="checkbox"/>	<p><b>Group Long-Term Disability</b></p> <ul style="list-style-type: none"> <li>• Designed to supplement existing individual Disability Protection.</li> <li>• Definition of Occupation includes Own Specialty including Sub-Specialty. This provides protection for the Specialty you trained for and are performing.</li> <li>• No Medical Underwriting, with timely enrollment, up to the Guaranteed Issue Amount.</li> </ul>	<input type="checkbox"/>	<p><b>Travelers Personal Lines Program</b></p> <ul style="list-style-type: none"> <li>• Offers Personal Lines Insurance and offers high-quality automobile and homeowners insurance at low competitive rates.</li> <li>• Individual policies are issued that are tailored to fit your needs and may also cost less than your current insurance.</li> </ul>

Please contact me with more information about the plans I have checked above. Mail or FAX to:  
**CHARLES J. SELLERS & CO., INC., 4300 CAMP ROAD, P.O. BOX 460, ATHOL SPRINGS, NY 14010**  
Toll-free FAX: 1-800-462-1121 – E-mail Address: [insurance@sellersinsurance.com](mailto:insurance@sellersinsurance.com)  
Toll-free Phone: 1-800-333-5440 – Buffalo Area – (716) 627-5400

Name: \_\_\_\_\_ Date of Birth \_\_\_\_\_

Address: \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Home Phone: \_\_\_\_\_ Work Phone: \_\_\_\_\_ E-mail Address: \_\_\_\_\_

***Issuance of coverage subject to Insurance Company underwriting acceptance.***

*Term Life Underwritten by ReliaStar Life of New York (Best Rating A); Disability Income, Business Overhead Expense and Hospital Indemnity underwritten by Life Insurance Company of Boston & New York (Best Rating A-); Worldwide Accident Protection underwritten by Federal Insurance Co., Chubb Group of Insurance Companies (Best Rating A++); Long Term Care underwritten by MEDAmerica Insurance Co. of NY (Best Rating B++); Workers' Compensation and Medical Office Coverage underwritten by The Hartford (Best Rating A); New York State Disability (DBL) underwritten by Standard Security (Best Rating A). Long-Term Disability Insurance underwritten by Hartford Life and Accident Company, Simsbury, CT (Best Rating A) Travelers Personal Lines Program underwritten by The Travelers Insurance Company (A+)*