



RETIREMENT TAILS

COVID-19 PANDEMIC



May I assist in the COVID-19 pandemic and not violate the conditions of my Professionals Advocate retirement tail?

Yes, Insureds who retired from the practice of medicine and received a retirement tail at no charge may assist in the COVID-19 pandemic and not violate the conditions of their retirement tail.

Will Professionals Advocate insure me while I assist in the COVID-19 crisis?

Yes. With a completed application we will cancel the retirement tail and reactivate the policy. The policy will be placed on suspense from the previous retirement date to the present effective date. There will be no charge for the suspension period. The policy will remain active while the Physician is assisting in the COVID-19 crisis and applicable premium will be charged. Once the state of emergency has been lifted, the retirement tail will be reissued with the new policy cancellation date.

Can I return to the practice of medicine and not violate the conditions of my retirement if I don't need Professionals Advocate to insure me?

Yes. If Professionals Advocate is properly notified, we will not void your retirement tail while you are assisting in the COVID-19 crisis.

I retired. What is the impact on my Mutual Advantage Plan distribution if I assist with the COVID-19 pandemic?

Mutual Advantage Plan restrictions on retired Doctors choosing to come out of retirement during the pandemic period have been suspended. We will not require the Insured to return any paid MAP distribution, but the Insured will not be eligible for a second distribution.