



GSI Disability Coverage for Residents and Fellows at Baylor College of Medicine

Eligibility follows BCM residency training, not your
rotation hospital

<https://setforlifeinsurance.com/gsi-insurance-baylor/>



The Guardian Life Insurance Company of America is an independent company, is not an official Baylor College of Medicine vendor, and is not associated with Baylor College of Medicine or authorized, sponsored, or endorsed by Baylor College of Medicine.

Coverage tied to Baylor College of Medicine training, not your rotation site

BCM residents and fellows are eligible for a Guaranteed Standard Issue disability insurance offer from Guardian, administered through Baylor College of Medicine's residency training office.

Residents rotating at Ben Taub, Texas Children's, or other Texas Medical Center hospitals sometimes ask those hospitals about disability coverage. Those hospitals do not administer this offer.

The Texas Medical Center has dozens of hospitals. Only one issues this GSI offer.

GSI eligibility for BCM residents runs through Baylor's own residency office, not through any of the affiliated hospitals in the Texas Medical Center. Contact Jamie Fleischner, CLU, ChFC, LUTCF, to confirm your eligibility.

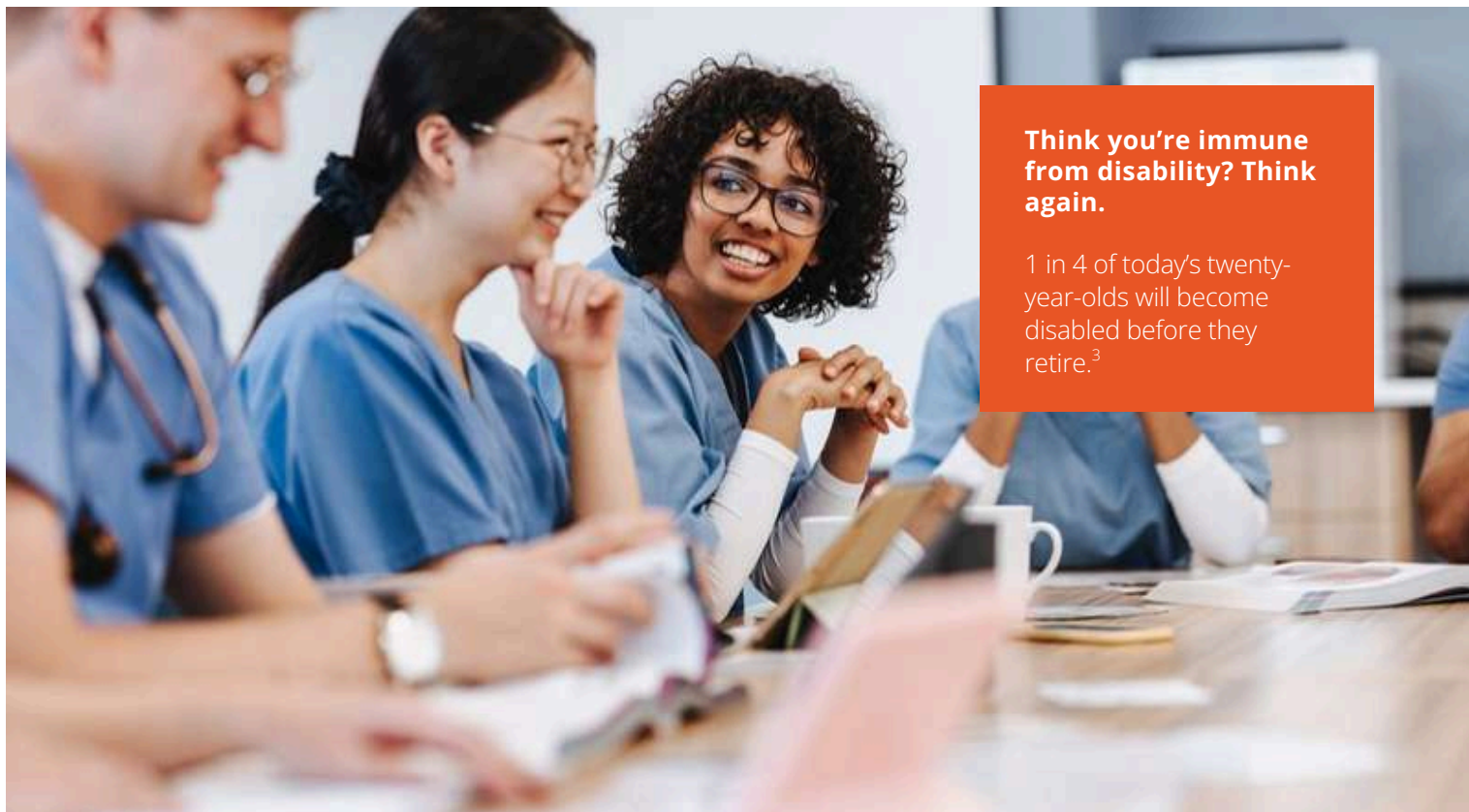
Before Baylor College of Medicine training ends

A GSI policy issued during BCM residency is one that the insurance company cannot cancel, modify, or reprice. The company cannot raise premiums or add exclusions at any point after the policy is issued.

The terms available during training are the most favorable available. After residency, full underwriting determines what coverage looks like, and that cannot be undone.

This Guardian GSI offer includes the following:

- Coverage increase option built in. You can raise your monthly benefit up to \$15,000 as income grows, with no medical review required.
- Benefits are paid based on your own medical specialty, not just any occupation.
- No medical exam and no health questions at the time of application.
- Once issued, the policy cannot be cancelled or modified by the insurer. Premiums cannot be increased.



Think you're immune from disability? Think again.

1 in 4 of today's twenty-year-olds will become disabled before they retire.³

Guardian GSI: quick reference benefit chart for BCM trainees

For the Residents and Fellows Training at Baylor College of Medicine¹

Benefit*	Guaranteed Standard Issue (GSI) Disability Insurance Offer
Definition of Disability	True Own Occupation to age 67, including medical specialty language
Elimination Period	90 days
Benefit Period	To age 67
Monthly Benefit	Up to \$15,000 monthly benefit with financial underwriting, or up to \$7,500 monthly benefit maximums based on New Professional limits.
Future Increase Option Rider	Allows you to increase your coverage in the future. Your base monthly benefit plus FIO rider amount can be up to \$15,000.
Recovery Benefit Option	Up to the full benefit period, up to age 67
Enhanced Partial Benefit Rider	Yes, with a 15% loss of income trigger, or time or duties. A unique loss of income feature for the first 12 months, after satisfying the waiting period, with the Residual Disability Benefit
Waiver of Premium Benefit	Yes, if disabled
Waiver of Elimination Period	5 years after recovery
Premium Structure	Graded or level premium options available
Mental/Nervous/Substance Abuse	24 month limitation

* This summary represents a brief explanation of the resident and fellow individual disability GSI offer only. It should not be used to determine whether your disability claim will be paid. The written contract governs the benefits available. Optional riders are available for an additional premium.

Guardian could potentially offer higher levels of coverage through fully underwritten plans to the Residents and Fellows training at Baylor College of Medicine that also include a student/resident discount.



Schedule a meeting now!



Jamie K. Fleischner, CLU, ChFC, LUTCF
President

Set for Life Insurance

<https://setforlifeinsurance.com/gsi-insurance-baylor/>

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²Individual disability income products underwritten and issued by Berkshire Life Insurance Company of America (BLICOA), Pittsfield, MA, or provided by Guardian. BLICOA is a wholly owned stock subsidiary of and administrator for The Guardian Life Insurance Company of America (Guardian), New York, NY. Product provisions and availability may vary by state.

³Social Security Administration Fact Sheet, June 2022.

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