



GSI Income Protection for Dartmouth Residents

The policy follows you anywhere but the eligibility window does not.



<https://setforlifeinsurance.com/dartmouth-resident-disability-insurance/>

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

Coverage issued at Dartmouth, valid wherever your career goes

Dartmouth Health residents and fellows are eligible for a Guardian GSI disability insurance offer. This is individual coverage with no medical underwriting that remains in force permanently, regardless of employer or state.

Most residents leave New Hampshire for attending roles elsewhere. The policy travels with them. The eligibility to obtain one does not.

Rural and academic medicine careers often span many different institutions

Physicians trained at Dartmouth often move across academic, rural, and community practice settings. A policy that cannot be cancelled or modified, secured here, travels through every one of those transitions. Contact Jamie Fleischner, CLU, ChFC, LUTCF, to learn more.

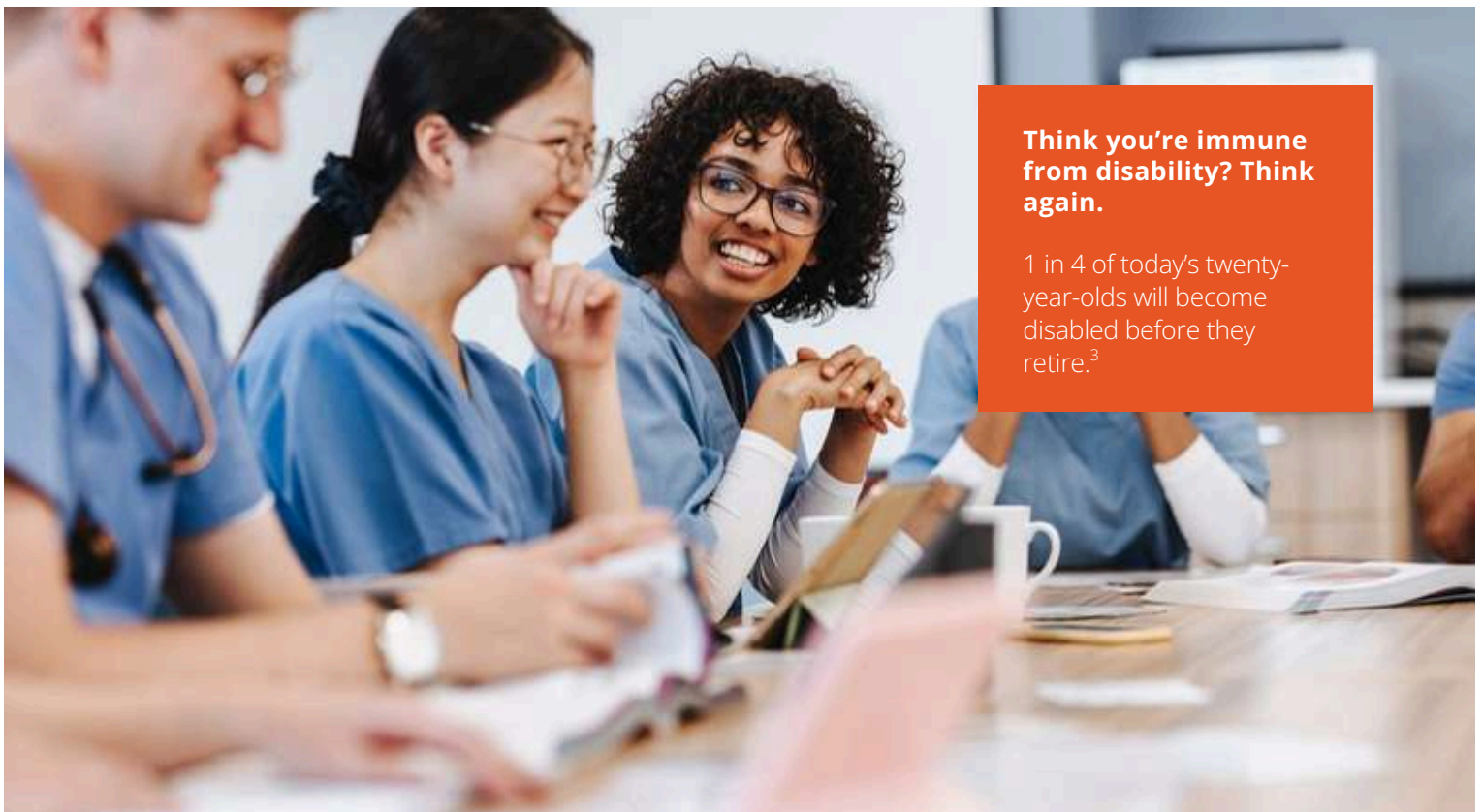
Before Dartmouth-Hitchcock training ends

The GSI policy issued here cannot be cancelled, modified, or repriced, ever. The company cannot raise premiums or attach exclusions after the fact.

That contract certainty is only available during training. After residency, underwriting determines every term, and none of it can be undone.

Coverage highlights, Guardian GSI for eligible residents and fellows:

- The policy cannot be cancelled or modified by the insurer once issued. Premiums cannot be raised.
- Benefits are paid if you cannot work in your medical specialty, regardless of other work capacity.
- No medical exam, no health questions. Prior conditions and medications are not reviewed.
- Coverage runs to age 67 with a 90-day waiting period. Graded or level premium structures are available.



Think you're immune from disability? Think again.

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

Guaranteed Standard Issue benefit chart, Dartmouth Health

For Residents and Fellows in Training at Dartmouth Health¹

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 Dartmouth Health 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/dartmouth-resident-disability-insurance/>

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³Social Security Administration Fact Sheet, June 2022.

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Product availability, provisions, and features may vary from state to state. Optional riders are available for an additional premium.

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