



Guaranteed Standard Issue Offer for Mass General Brigham Training Programs

No medical history review, only available
during training

<https://setforlifeinsurance.com/gsi-insurance-mass-general/>



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Coverage issued without reviewing your medical records

Residents and fellows in Mass General Brigham residency training programs are eligible for a GSI disability insurance offer from Guardian. This is individual coverage with no medical underwriting and no records review.

Conditions that routinely generate exclusions under standard underwriting, such as anxiety, musculoskeletal history, and needle sticks, are not reviewed under this program.

GSI eligibility at MGB is program-specific, not system-wide

Eligibility is determined by your specific residency program at MGB, not by the hospital building where you work. Contact Jamie Fleischner, CLU, ChFC, LUTCF, to confirm your program is eligible.

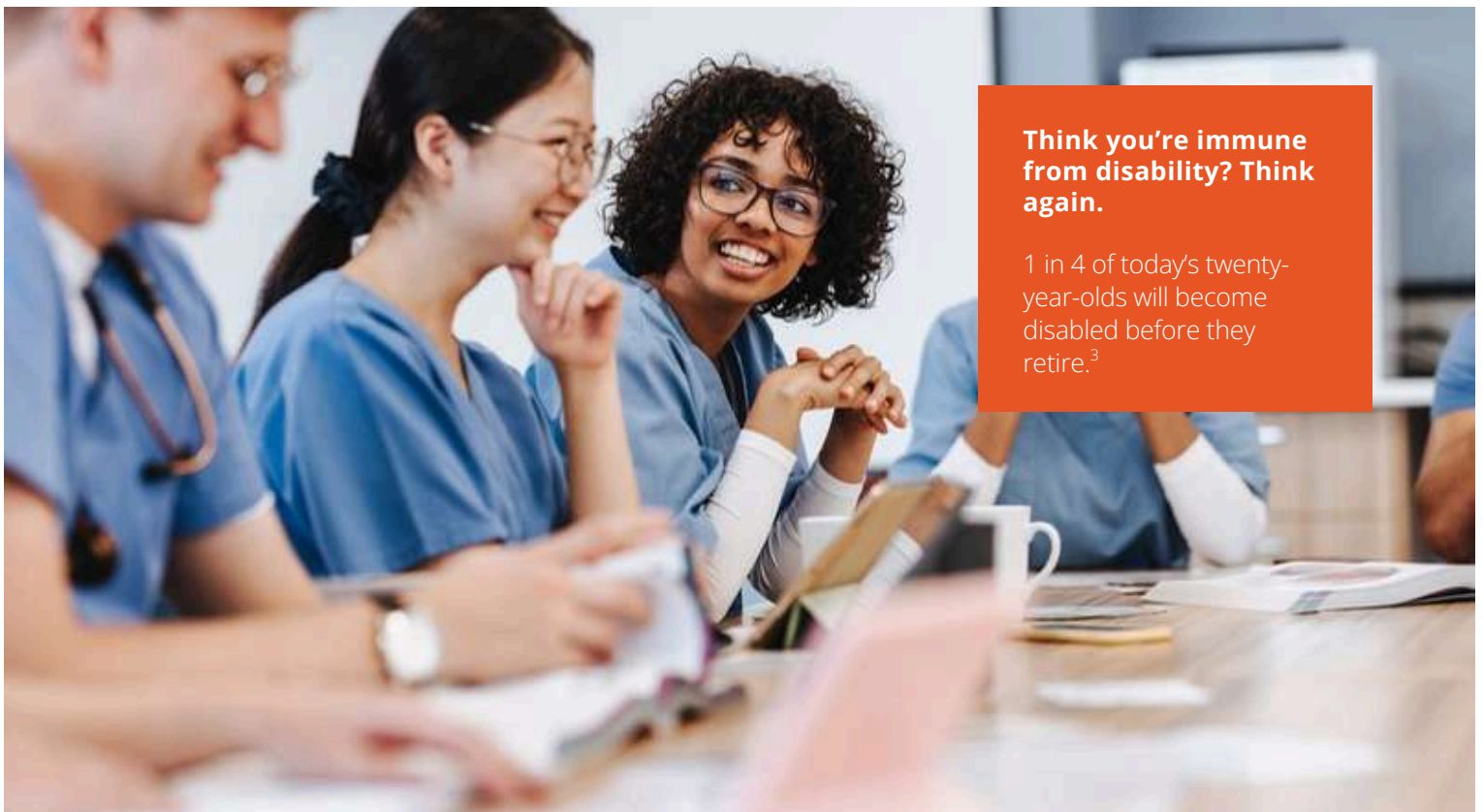
A permanent pricing advantage only available during training

GSI offers at MGB programs are issued on a unisex basis. For female residents, this removes a pricing gap of roughly 40 percent compared to standard underwriting.

That advantage is locked in permanently once a policy is issued and is unavailable after residency ends.

Key features of this Guardian GSI disability offer:

- Permanent premium discounts of up to 30% locked in at the time of application. The discounted rate applies for the life of the policy.
- No medical questions asked. Coverage is issued on a guaranteed basis to eligible residents and fellows.
- Benefits are paid if you are unable to perform the duties of your own medical specialty.
- Policy is fully portable. It remains valid after training ends, regardless of where you practice.



Think you're immune from disability? Think again.

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

Disability benefit summary, Guardian GSI for MGB trainees

For Mass General Brigham Residents and Fellows in Training¹

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 Mass General Brigham that also include a student/resident discount.



Schedule a meeting now!

Set for Life
INSURANCE®

Jamie K. Fleischner, CLU, ChFC, LUTCF
President

Set for Life 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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