



## **GSI Disability Insurance for Residents at Rush University Medical Center**

Confirm your residency program before applying  
anywhere else

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



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

# GSI access follows your specific Rush residency program

Rush University Medical Center residents are eligible for a Guardian GSI disability insurance offer, but eligibility is tied to your specific residency program, not every affiliated Chicago-area hospital.

Residents rotating at affiliated sites sometimes assume coverage extends to them automatically. You need to verify your specific program first.

## **Multi-site rotations create confusion and missed eligibility windows**

At Rush, assuming GSI eligibility is already sorted is the most common reason residents miss the window. Confirm your program and contact Jamie Fleischner, CLU, ChFC, LUTCF, before applying anywhere else.

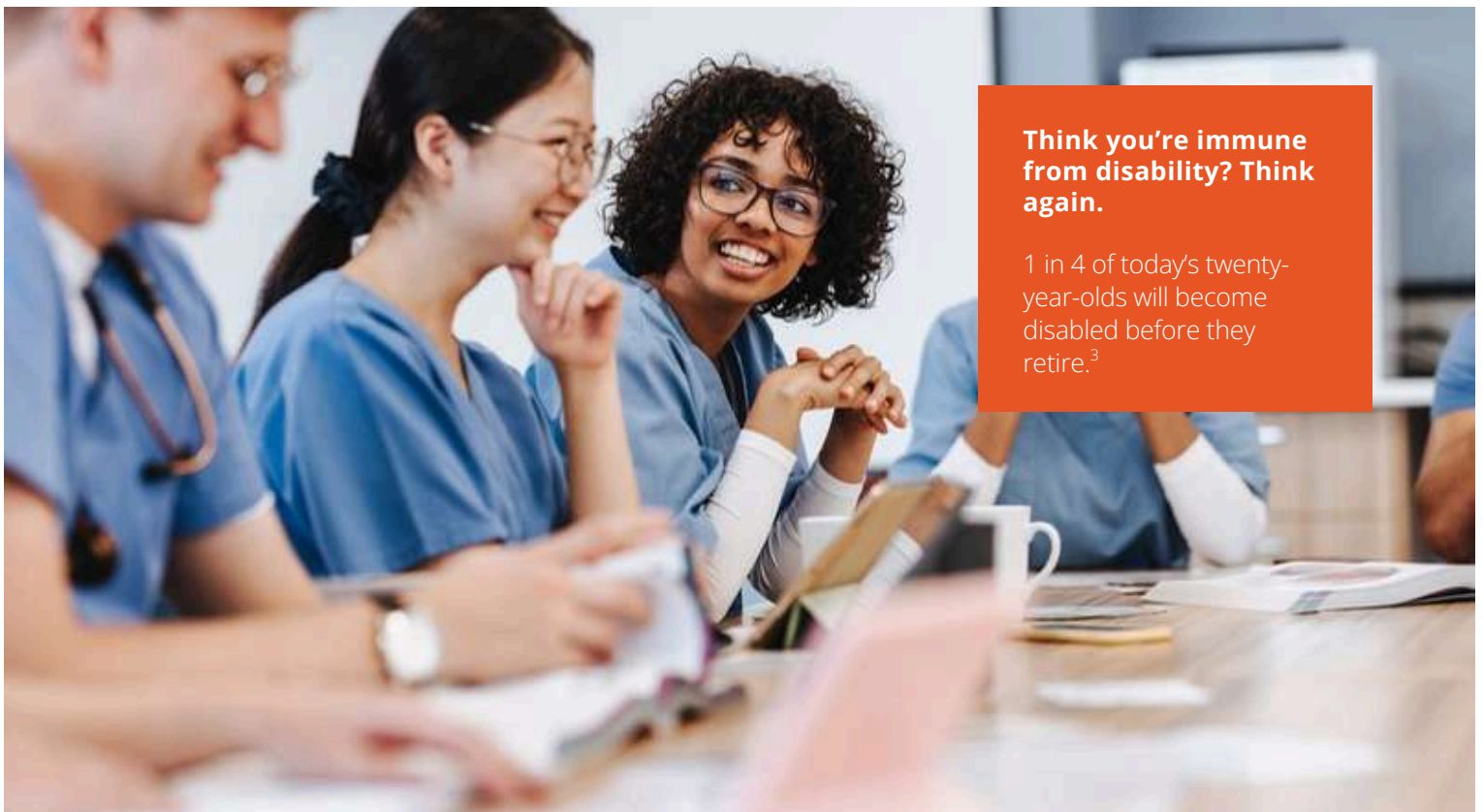
## **What Rush graduates face on the open market in Chicago**

Chicago-area physicians entering attending practice apply through standard underwriting. Exclusions for anxiety treatment, musculoskeletal history, and needle sticks are common and permanent.

A GSI policy issued during Rush training carries none of those marks and is available only while residency training continues.

## **Guardian GSI offer, what eligible residents and fellows receive:**

- Benefits can be paid even for partial income loss. If illness or injury reduces your ability to work at full capacity, you may still qualify.
- No medical exam required. 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.
- Monthly benefit starts up to \$8,000, with the option to grow to \$15,000 over time as your income increases.



**Think you're immune from disability? Think again.**

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

# Guardian GSI: disability benefit chart for Rush trainees

## For Rush University Medical Center Residents and Fellows in Training<sup>1</sup>

| 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 Rush University Medical Center 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/rush-gsi-insurance/>

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<sup>2</sup>Individual 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.

<sup>3</sup>Social Security Administration Fact Sheet, June 2022.

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