



## **Disability Insurance for Rutgers Residents GSI, No Medical Exam**

Own-occupation coverage, available only during  
residency training

<https://setforlifeinsurance.com/rutgers-gsi-disability-insurance/>



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

# Own-occupation coverage for your specialty, no underwriting required

Rutgers residents and fellows are eligible for a Guardian GSI disability insurance offer that pays benefits if you cannot perform your medical specialty, even if you are able to work in another role.

Coverage is issued without medical review. No exam, no health questions, no records check. Eligibility is limited to residency and fellowship.

## **Rutgers has multiple training campuses, so confirm which program you belong to**

GSI eligibility follows your specific residency program, not every affiliated hospital in the Rutgers network. Contact Jamie Fleischner, CLU, ChFC, LUTCF, to confirm which program covers you before applying anywhere else.

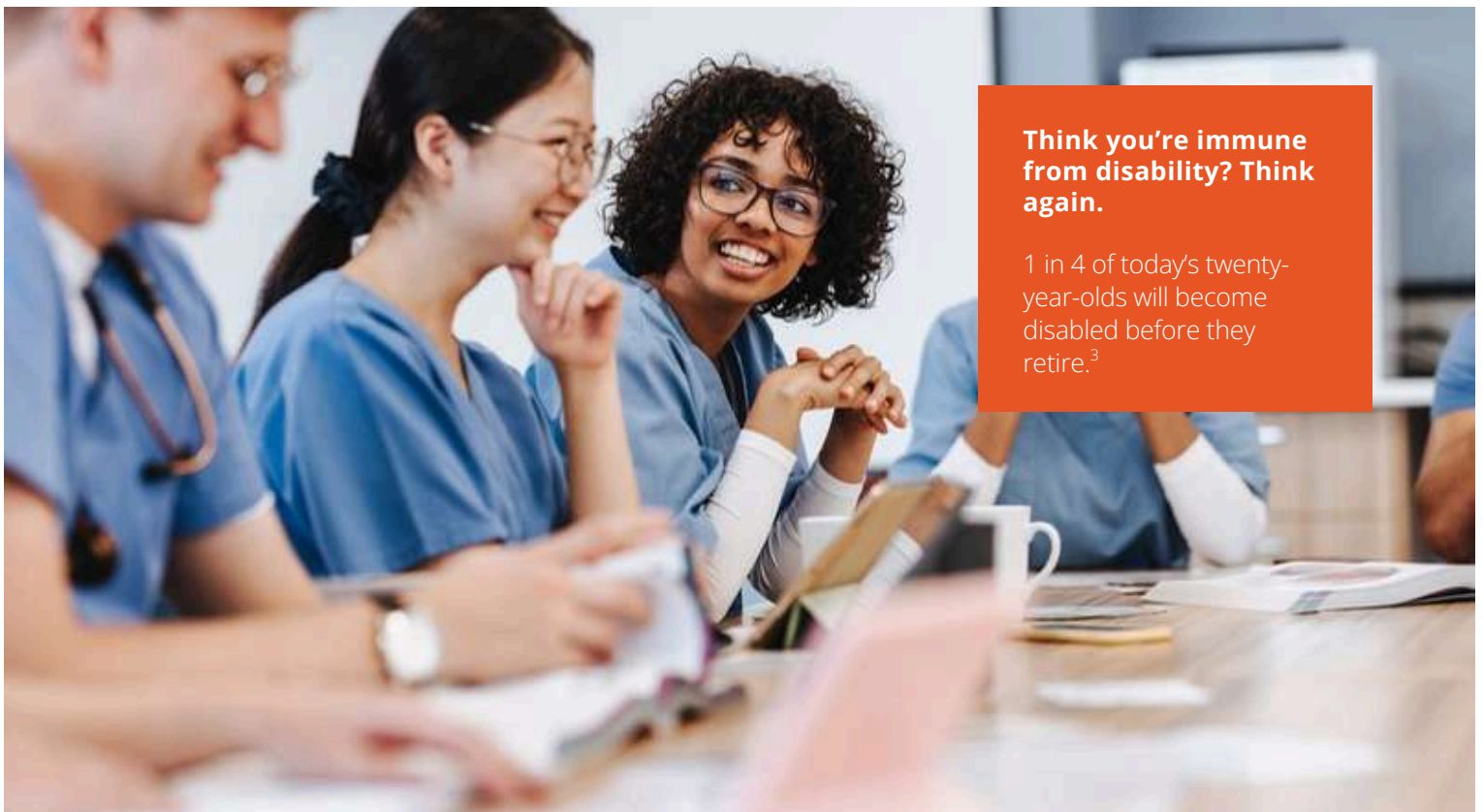
## **New Jersey physicians face open-market underwriting after Rutgers**

After training ends, standard underwriting determines coverage. Common exclusions such as knees, back, neck, and mental health conditions appear in roughly half of all applications.

GSI avoids that process entirely. A policy issued now cannot be cancelled or modified, and the premium rate is permanently discounted.

## **What this Guardian GSI offer covers:**

- Own-occupation benefit: if you cannot work in your medical specialty, benefits are paid regardless of other work.
- No medical exam required. Your prior conditions, medications, and treatment history are not reviewed.
- If you become disabled, your premiums are waived and coverage continues without payment while you are unable to work.
- Monthly benefit up to \$8,000 initially; coverage can be increased later up to \$15,000 as your income grows.



**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>

# GSI disability coverage, Rutgers benefit summary chart

## For Rutgers 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 Rutgers that also include a student/resident discount.



**Schedule a meeting now!**

**Set for Life**  
INSURANCE®

**Jamie K. Fleischner, CLU, ChFC, LUTCF**  
**President**

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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.

This summary presents a brief explanation of the resident and fellow individual disability Special Guaranteed Standard Issue offer only. It should not be used to determine whether your disability claim will be paid. The written contract governs the benefits available.

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

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