



GSI Disability Coverage for Residents at University of Rochester Medical Center

Discounts locked in now apply to every future coverage increase

<https://setforlifeinsurance.com/university-of-rochester-resident-disability-insurance/>



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

Eligibility tied to Rochester training, not available afterward

University of Rochester Medical Center residents and fellows are eligible for individual disability insurance through Guardian's GSI program.

No medical exam. No health questions. Coverage is issued based on training status alone. The eligibility window is open during residency and permanently closed when training ends.

Rochester has a strong fellowship pipeline, and timing still matters

GSI coverage terms during fellowship may differ from residency. Confirming your timing before transitioning protects your options. Contact Jamie Fleischner, CLU, ChFC, LUTCF, to learn more.

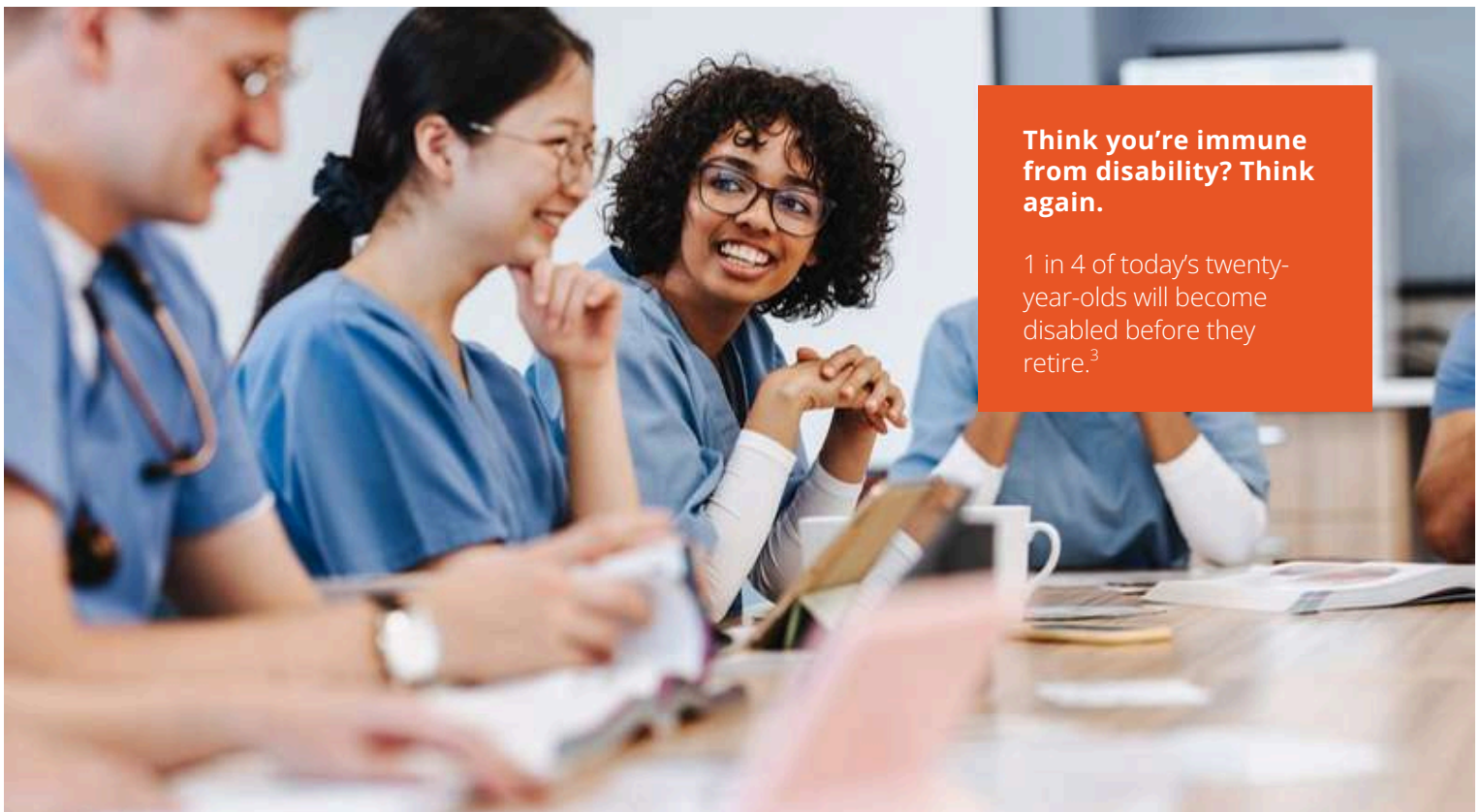
What growing your coverage means for Rochester graduates

A policy secured during Rochester residency lets you increase your monthly benefit later up to \$15,000 as attending income rises, with no additional medical review required.

The discounted rate locked in during training applies to every future increase. Waiting means paying open-market rates, permanently.

Guardian GSI offer highlights for eligible residents:

- Policy stays in force after residency. It is portable to fellowship, attending practice, or any employer nationwide.
- No medical underwriting. Prior conditions, prescriptions, and treatment history are not part of the application.
- Benefits are paid if you cannot perform your specific medical specialty, even while working in another capacity.
- If you become disabled, your premiums may be waived so coverage continues without payment while you recover.



Think you're immune from disability? Think again.

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

Rochester GSI: quick benefit reference chart for trainees

For Residents and Fellows in Training at University of Rochester Medical Center¹

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 University of Rochester Medical Center that also include a student/resident discount.



Schedule a meeting now!



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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