



GSI Disability Insurance for Residents at University of Wisconsin Medicine

The GSI deadline arrives when residency ends,
no extensions

<https://setforlifeinsurance.com/gsi-insurance-university-wisconsin-resident/>



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A deadline University of Wisconsin residents do not see coming

University of Wisconsin residents and fellows are eligible for individual disability coverage through Guardian's Guaranteed Standard Issue program. No medical exam, no health questions, no underwriting.

The eligibility window runs through active training and does not extend for licensing delays or job searches. When residency ends, it closes.

800 residents. 80 programs. One GSI deadline.

At UW's scale, it is easy to assume that important decisions like this are handled somewhere in the official process. GSI enrollment is not built into that process and requires individual action. Contact Jamie Fleischner, CLU, ChFC, LUTCF, to get started.

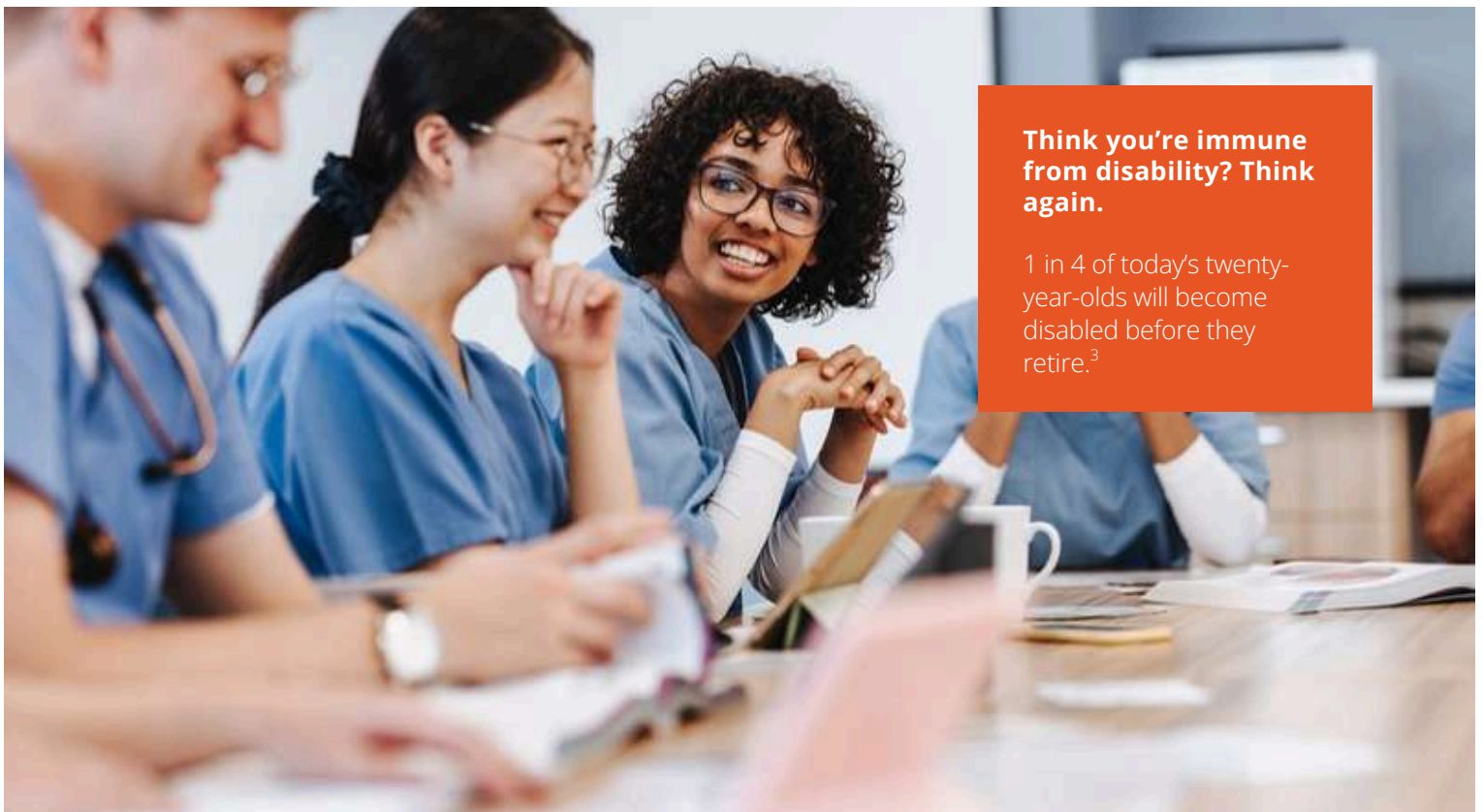
What changes when UW-Madison training ends

Licensing, credentialing, board exams, and employment contracts all compete for attention at the end of residency. GSI eligibility, which expires without notice, is exactly the decision that gets missed.

Missing it means full medical underwriting for every disability policy, for the rest of your career.

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.³

Benefit summary, Guardian Guaranteed Standard Issue at UW

For Residents and Fellows in Training at University of Wisconsin¹

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 Wisconsin 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/gsi-insurance-university-wisconsin-resident/>

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³Social Security Administration Fact Sheet, June 2022.

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