Guardian®

Guaranteed Standard Issue Insurance Offer for Geisinger Residency Programs

Protect your income with disability income insurance

https://setforlifeinsurance.com/geisinger-gsi-insurance

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Secure coverage without medical underwriting

Residents and Fellows training at Geisinger are eligible for a Guaranteed Standard Issue (GSI) Disability Insurance Offer from Guardian.

The GSI program allows you to obtain individual disability insurance coverage with no medical underwriting, meaning no medical exams, health questions, or review of your medical history.

Why apply during training

Take time now to learn about the benefits of the GSI Program. Coverage is available during training with no medical underwriting. Contact Jamie Fleischner, CLU, ChFC, LUTCF to learn more.

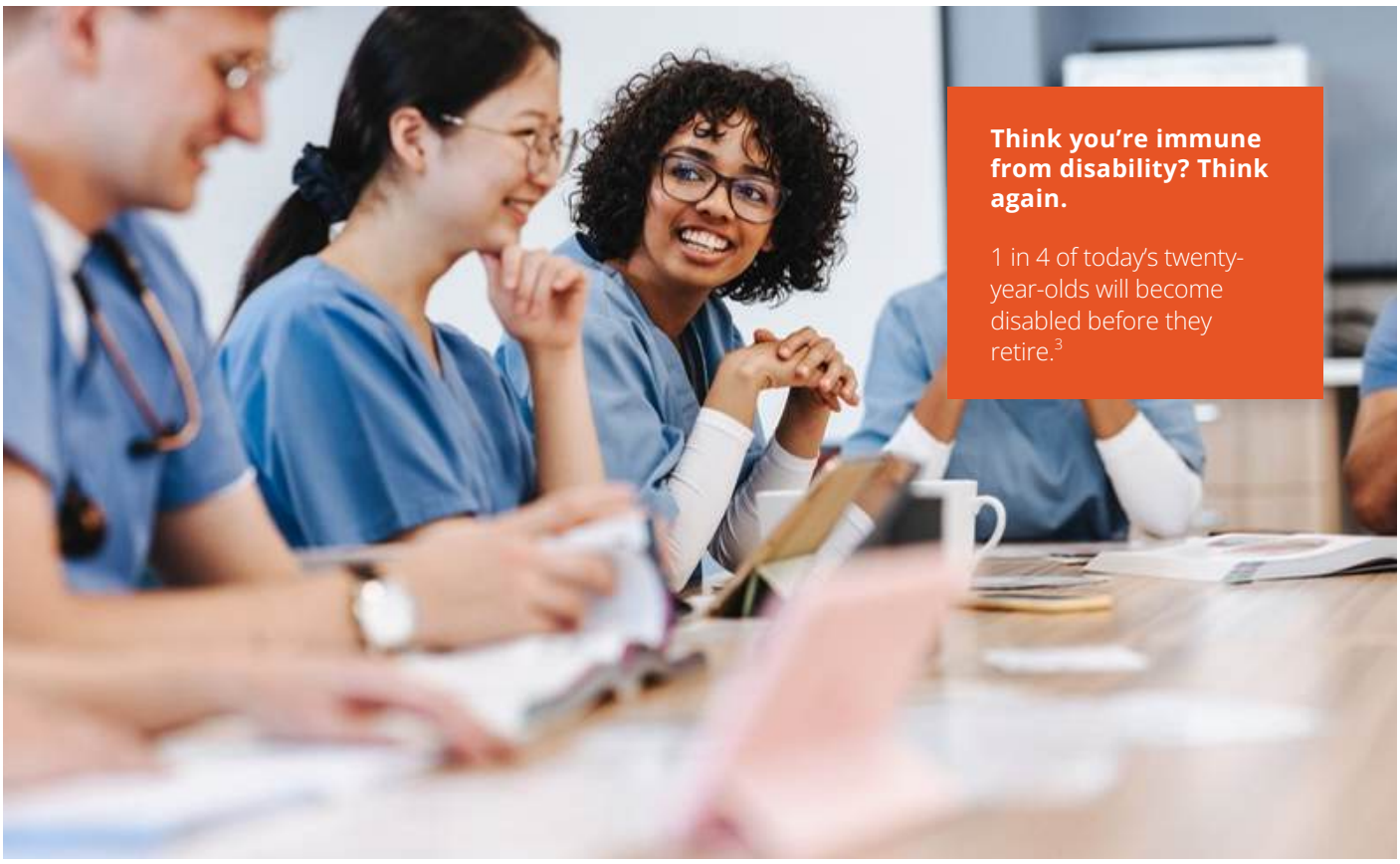
Secure coverage while in training

As you move closer to completing your training, important financial decisions begin to take shape. The choices you make now can have a lasting impact on your future.

Before entering the next phase of your career, consider securing disability coverage while it's still available to you during training.

Key features of this Guardian GSI Offer include:

- Monthly benefit up to $7,500, subject to New Professional limits, or up to $15,000 with financial underwriting
- Future Increase Option Rider allows you to elect a smaller monthly benefit today with additional coverage available in the future
- No medical underwriting – coverage is guaranteed standard issue
- "Medical Specialty" Own Occupation definition of disability



Think you're immune from disability? Think again.

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

Guardian's GSI Disability Insurance Offer: quick reference benefit chart

For Geisinger Residents/Fellows Training[1]

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 Geisinger 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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[2]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.

[3]Social Security Administration Fact Sheet, June 2022.

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