



## **GSI Disability Insurance for Residents and Fellows at Johns Hopkins Medicine**

Protect your future income before Hopkins  
training ends



<https://setforlifeinsurance.com/gsi-insurance-johns-hopkins-residents/>

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

# Protect the income you have trained years to earn

Residents and Fellows at Johns Hopkins are eligible for a Guaranteed Standard Issue (GSI) disability insurance offer from Guardian. This is individual coverage with no medical underwriting, no exams, and no review of your medical history.

Eligibility is tied to active training status at Johns Hopkins and ends permanently once residency is complete.

## Coverage secured here is portable for life

A Hopkins GSI policy travels with you to any institution. But eligibility to obtain one ends when training does. Contact Jamie Fleischner, CLU, ChFC, LUTCF, to learn more.

## Before you leave Johns Hopkins Medicine

Approximately 71 percent of Hopkins graduates leave for programs at other institutions. The GSI offer does not follow them.

Securing this coverage before training ends is one of the most consequential financial decisions a physician in residency can make, and it cannot be reversed after your program concludes.

## Highlights of this Guardian GSI offer include:

- No medical exam, no health questions. Coverage is guaranteed standard issue regardless of your prior health history.
- Benefits are paid if you cannot perform your own medical specialty, even if you can still work in another role.
- Monthly benefit up to \$8,000 during training, with options to increase coverage up to \$15,000 as your income grows. No medical exam is required at the time of any increase.
- Premiums are permanently discounted up to 30% and locked in for the life of the policy.



**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 Program: benefit summary for Hopkins residents

## For Residents and Fellows in Training at Johns Hopkins Medicine<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 Johns Hopkins Medicine 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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<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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