



## **GSI Insurance for UVA Residents and Fellows**

Your medical history will not affect this application



<https://setforlifeinsurance.com/university-of-virginia-gsi-insurance/>

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

# Your medical history does not determine eligibility at UVA

University of Virginia residents and fellows qualify for a Guardian Guaranteed Standard Issue disability insurance offer. Coverage is issued without review of prior conditions or treatment history.

Conditions that produce exclusions under full underwriting, such as ADHD medication, anxiety, and pregnancy complications, are not part of this application.

**Nearly half of all applicants receive exclusions. GSI applicants do not.**

Research shows roughly 51 percent of people who consider themselves healthy receive exclusions or denials under standard underwriting. Contact Jamie Fleischner, CLU, ChFC, LUTCF, to learn more.

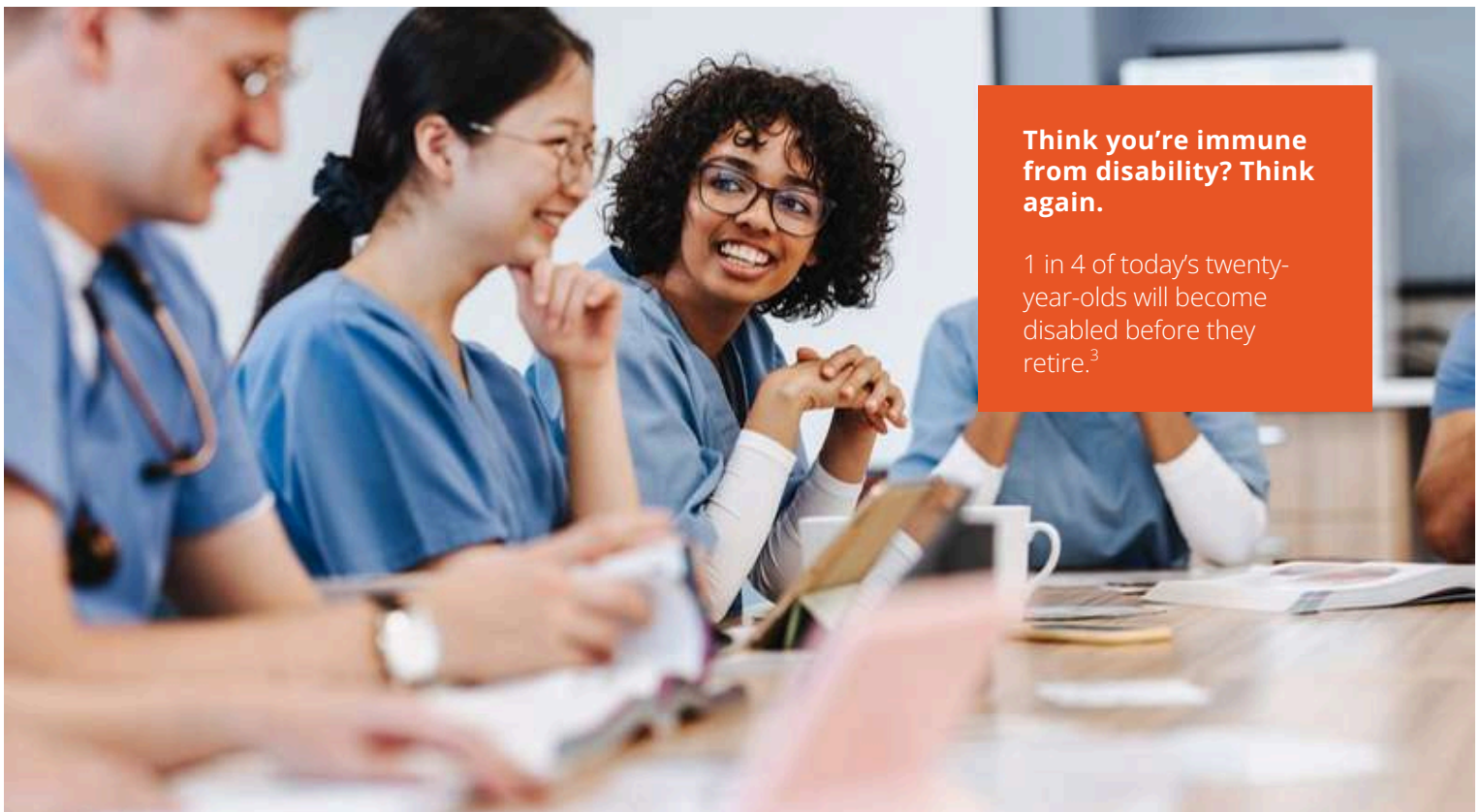
**After UVA training ends, the underwriting rules change permanently**

Once training is complete, medical underwriting determines what coverage looks like, and the outcome depends on records that may not reflect how healthy you actually are.

A policy issued during UVA residency avoids that process permanently. No exclusions, the insurer cannot cancel or modify it, and the terms are locked in for life.

## **This Guardian GSI offer includes the following:**

- Coverage increase option built in. You can raise your monthly benefit up to \$15,000 as income grows, with no medical review required.
- Benefits are paid based on your own medical specialty, not just any occupation.
- No medical exam and no health questions at the time of application.
- Once issued, the policy cannot be cancelled or modified by the insurer. Premiums cannot be increased.



**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 benefit reference, University of Virginia

## For UVA 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 University of Virginia 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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