



## **GSI Insurance for Residents and Fellows at Weill Cornell Medicine, New York**

Applying with another insurer first can put this offer at risk

<https://setforlifeinsurance.com/weill-cornell-disability-insurance-residents/>



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

# Individual disability coverage with no medical review required at Weill Cornell

Weill Cornell Medicine residents and fellows are eligible for a Guaranteed Standard Issue disability insurance offer from Guardian.

Coverage is issued without any medical underwriting, no exam, no health questions, and no review of prescription history. The policy is individual, portable, and cannot be cancelled or modified by the insurer.

## One rule most Weill Cornell residents do not know

If you apply for disability insurance with another carrier first, and that insurer finds a health issue or declines the application, your GSI eligibility may be lost. Contact Jamie Fleischner, CLU, ChFC, LUTCF, before submitting any other application.

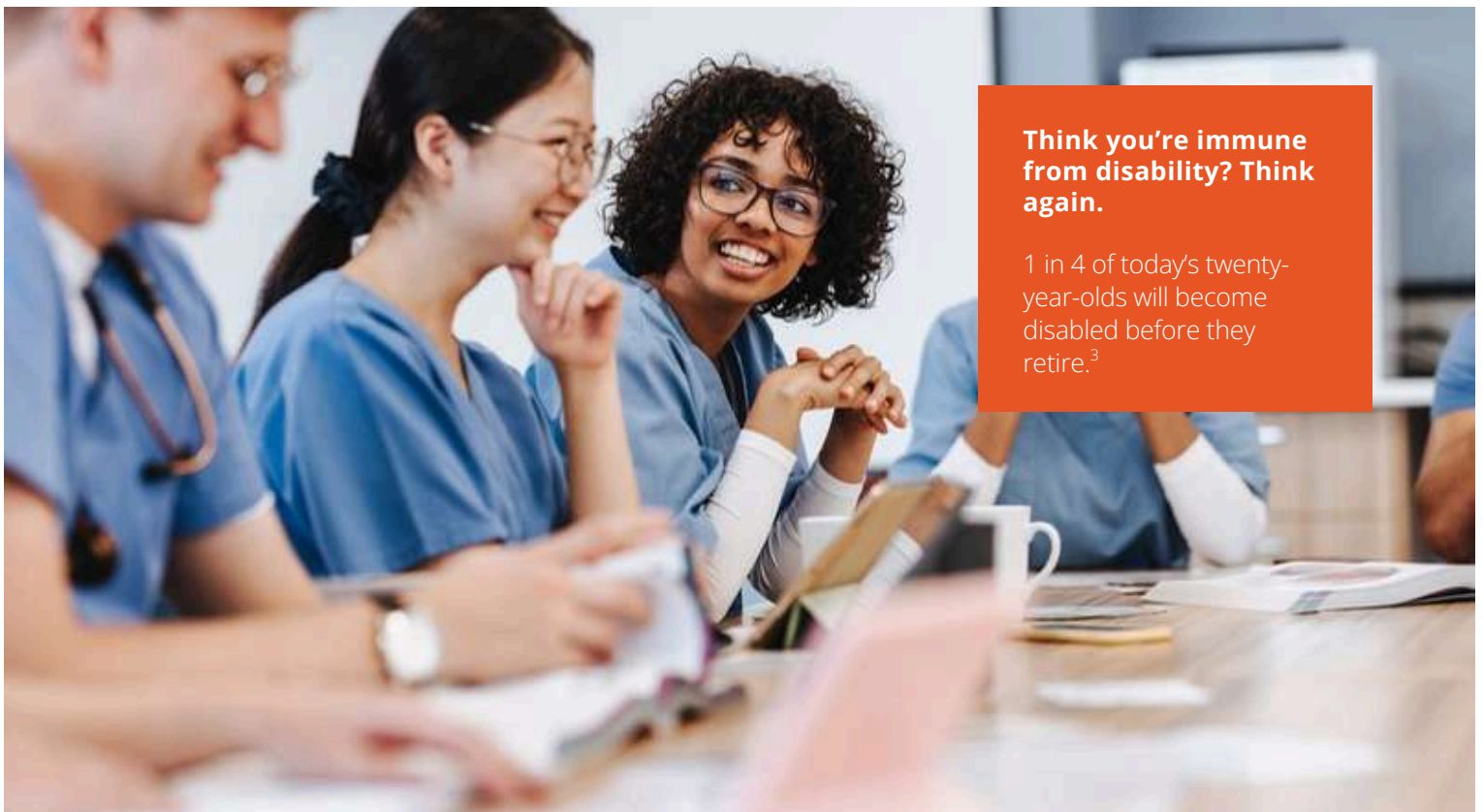
## Before leaving NewYork-Presbyterian affiliated training

Weill Cornell graduates entering neurosurgery, orthopedics, and pediatrics often move to programs where GSI arrangements are different or do not exist.

A policy secured here reflects the coverage terms available through Weill Cornell training, not the open market a physician would face later in their career.

## What eligible residents receive through this Guardian GSI offer:

- Hobbies like rock climbing, scuba diving, and skydiving are covered. No exclusions for hazardous activities.
- No medical underwriting. Your prior health history does not affect your eligibility or your coverage terms.
- Benefits are paid if illness or injury prevents you from performing your own medical specialty.
- Permanent discounts up to 30% are applied when the policy is issued and never reset over 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>

# Guaranteed Standard Issue benefit chart, Weill Cornell

## For Residents and Fellows in Training at Weill Cornell 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 Weill Cornell Medicine 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/weill-cornell-disability-insurance-residents/>

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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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