



## **GSI Disability Insurance for UChicago Residents and Fellows**

No exam. No history review. Only available in training.



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

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

# What GSI means and why it matters at UChicago Medicine

The Guaranteed Standard Issue program provides individual disability coverage without any medical review. No exam, no health questions, and no interpretation of your prior medical records.

After training ends, a full underwriting review applies, and nearly half of applicants who consider themselves healthy receive exclusions or denials.

## **UChicago graduates enter high-earning, competitive specialties**

Coverage can grow with your income after residency. You can increase your monthly benefit later without any medical review. Contact Jamie Fleischner, CLU, ChFC, LUTCF, to learn more.

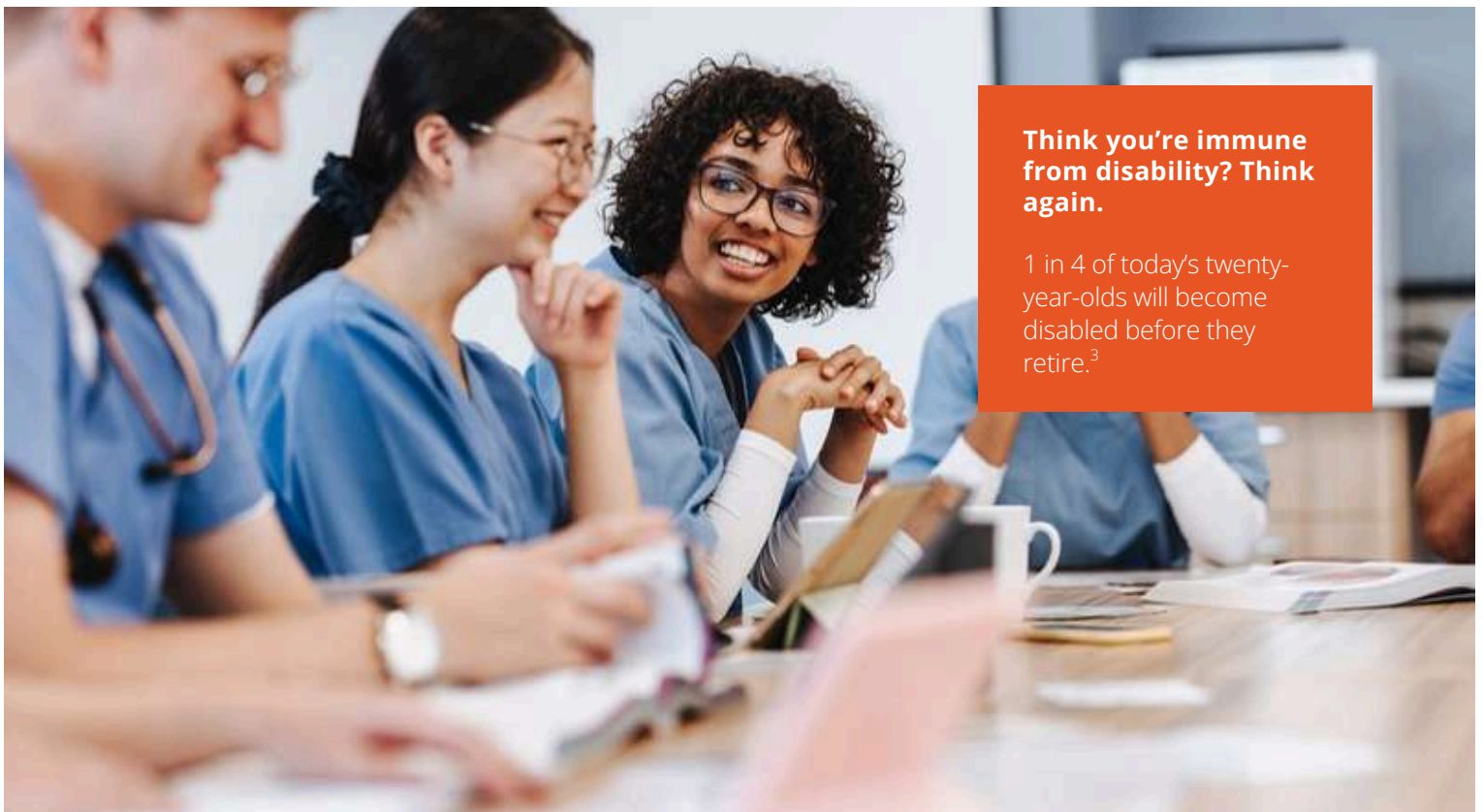
## **The simplified path disappears at the end of UChicago training**

Once residency or fellowship ends, conditions and treatment history that GSI ignores become part of a permanent underwriting file.

A policy issued now cannot be cancelled or modified by the insurer, covers your medical specialty, and reflects terms that are permanently unavailable afterward.

## **Coverage highlights, Guardian GSI for eligible residents and fellows:**

- The policy cannot be cancelled or modified by the insurer once issued. Premiums cannot be raised.
- Benefits are paid if you cannot work in your medical specialty, regardless of other work capacity.
- No medical exam, no health questions. Prior conditions and medications are not reviewed.
- Coverage runs to age 67 with a 90-day waiting period. Graded or level premium structures are available.



**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>

# GSI reference chart, University of Chicago Medicine programs

## For UChicago Medicine 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 Chicago 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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