



GSI Insurance for NewYork-Presbyterian Residents and Fellows



Your eligibility window closes the day training ends

<https://setforlifeinsurance.com/unyp-disability-insurance-gsi/>

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

No exams. No health questions. Available now at NYP.

NewYork-Presbyterian residents and fellows qualify for a Guaranteed Standard Issue (GSI) disability insurance offer. This is individual coverage issued without any review of your medical history.

This path to coverage exists only during residency. Once training ends, full medical underwriting applies and the results cannot be reversed.

Most residents do not know the application sequence rule

Applying with another carrier before securing GSI, and receiving an exclusion or denial from that insurer, may put your GSI eligibility at risk. Contact Jamie Fleischner, CLU, ChFC, LUTCF, before submitting any other application.

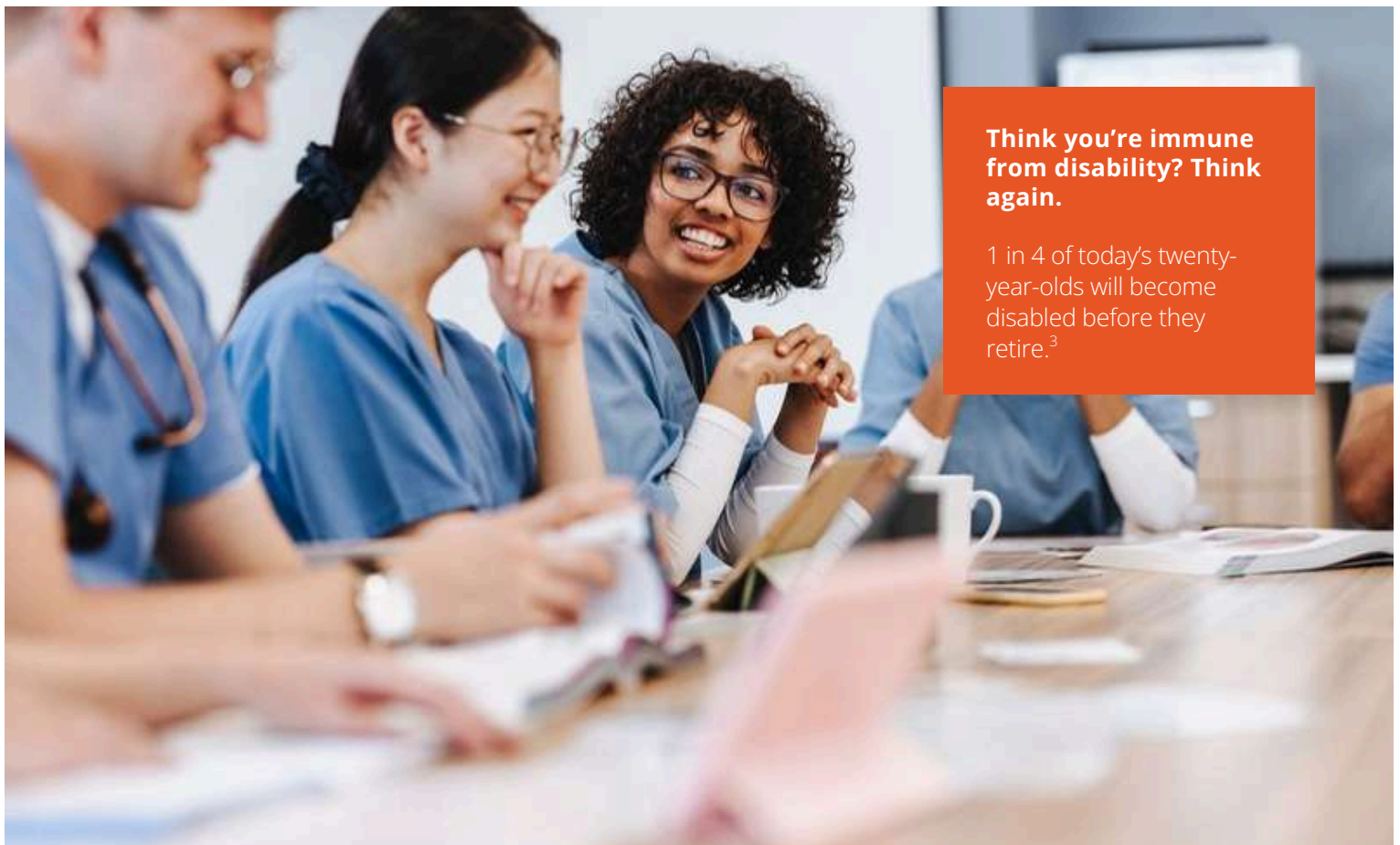
Before you complete NYP residency

Premium discounts locked in during training apply permanently, including to every future coverage increase as attending income grows. The discounted rate is set when you apply and never resets.

Waiting until after residency means paying open-market rates for the same coverage, for the entire length of your career.

What this Guardian GSI offer covers:

- Own-occupation benefit: if you cannot work in your medical specialty, benefits are paid regardless of other work.
- No medical exam required. Your prior conditions, medications, and treatment history are not reviewed.
- If you become disabled, your premiums are waived and coverage continues without payment while you are unable to work.
- Monthly benefit up to \$8,000 initially; coverage can be increased later up to \$15,000 as your income grows.



Think you're immune from disability? Think again.

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

GSI offer at a glance, benefit reference chart for NYP

For NewYork-Presbyterian Residents and Fellows in Training¹

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 NewYork-Presbyterian 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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²Individual 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.

³Social Security Administration Fact Sheet, June 2022.

This summary presents a brief explanation of the resident and fellow individual disability Special Guaranteed Standard Issue offer only. It should not be used to determine whether your disability claim will be paid. The written contract governs the benefits available.

Product availability, provisions, and features may vary from state to state. Optional riders are available for an additional premium.

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