



Guaranteed Standard Issue Programs for UAMS Residents and Fellows in Training

Prior conditions will not affect this application, none
of your records are reviewed

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



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

No exclusions for prior history, none of your records are reviewed

Residents and fellows at the University of Arkansas for Medical Sciences are eligible for a Guardian GSI disability insurance offer. Coverage is issued without review of pre-existing conditions or treatment history.

Under standard underwriting prior conditions result in exclusions. Under this GSI program, none of that history is considered.

Applying elsewhere first, if it results in a denial or exclusion, may end GSI eligibility

Most insurance agents are unaware of this sequencing rule. If another carrier issues an exclusion or declines an application, GSI access may be lost. Contact Jamie Fleischner, CLU, ChFC, LUTCF, before applying anywhere else.

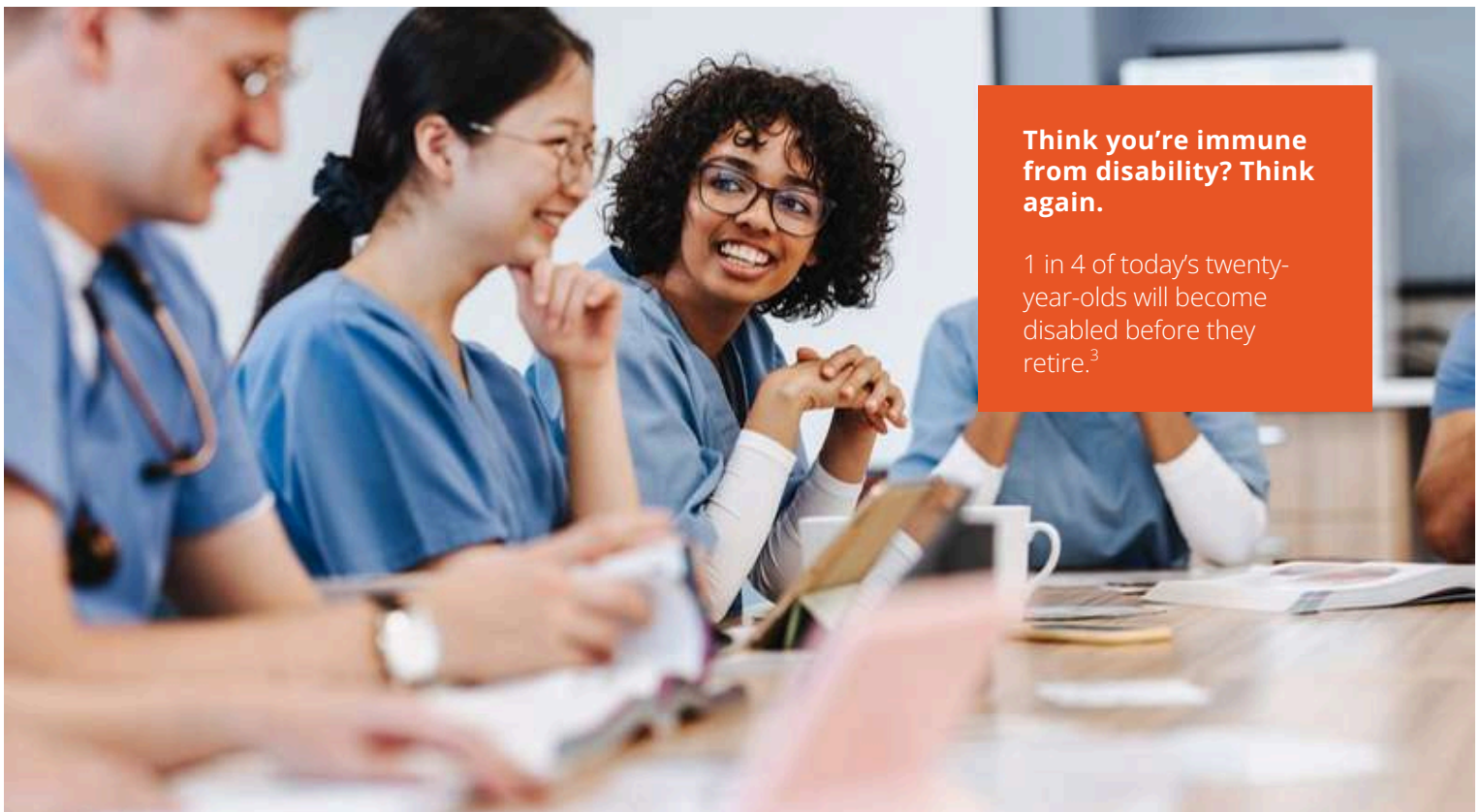
One decision before UAMS training ends, no second chances

Arkansas physicians entering attending practice face standard disability underwriting. Common exclusions such as musculoskeletal conditions, mental health history, and needle sticks appear in roughly half of all applications.

This GSI offer exists only during UAMS training and cannot be extended, reinstated, or replicated afterward.

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.³

UAMS residents: GSI disability benefit summary reference chart

For UAMS 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 University of Arkansas for Medical Sciences that also include a student/resident discount.



Schedule a meeting now!



Jamie K. Fleischner, CLU, ChFC, LUTCF
President

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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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