

# Guaranteed Standard Issue Program: quick reference benefit chart

## Capital Area Health Consortium

Benefit*	Guaranteed standard issue 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
Cost of Living Adjustment	3% Compound: After you've been disabled for 12 months, we'll increase your monthly benefit each year by 3%, compounded annually.
Catastrophic Benefit Rider	Up to \$8,000 monthly benefit
Student Loan Protection Rider	Up to \$2,500 monthly benefit for repaying student loans
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.

## Schedule a meeting now!

Higher levels of coverage may be available through the Capital Area Health Consortium Resident and Fellow Discount Program, a fully underwritten individual disability program.

<sup>1</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>2</sup> Social 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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# DISABILITY INFORMATION REQUEST

Please complete **ONLY** if you are interested in additional information

NAME: \_\_\_\_\_ GENDER: \_\_\_\_\_

PERSONAL EMAIL ADDRESS (NOT CAHC EMAIL): \_\_\_\_\_

DATE OF BIRTH: \_\_\_\_\_ GRADUATION DATE: \_\_\_\_\_

ARE YOU A US RESIDENT: \_\_\_\_\_ IF NOT, PLEASE INDICATE WHAT TYPE OF VISA & EXPIRATION: \_\_\_\_\_

ADDRESS: \_\_\_\_\_ CELL PHONE: \_\_\_\_\_

CITY: \_\_\_\_\_ STATE: \_\_\_\_\_ ZIP: \_\_\_\_\_

MARITAL STATUS: SINGLE  MARRIED  # OF CHILDREN: \_\_\_\_\_ AGES: \_\_\_\_\_

CURRENT SALARY: \_\_\_\_\_ EXPECTED SALARY: \_\_\_\_\_

MEDICAL SPECIALTY: \_\_\_\_\_ STUDENT LOAN DEBT: \_\_\_\_\_

## IF MOVING TO A FELLOWSHIP PROGRAM or NEW EMPLOYER INFO:

PROGRAM & LOCATION (Or New Employer): \_\_\_\_\_

SUB SPECIALTY EXPECTED: \_\_\_\_\_

EXPECTED YEAR OF COMPLETION: \_\_\_\_\_

BEST CONTACT TIME & METHOD: \_\_\_\_\_

- I WOULD LIKE TO CONVERT MY DISABILITY INCOME PROTECTION WITH **NO MEDICAL UNDERWRITING**
- I NEED ASSISTANCE WITH LIFE INSURANCE PROTECTION
- I WOULD LIKE TO DISCUSS FINANCIAL PLANNING
- I NEED ASSISTANCE UNDERSTANDING MY EMPLOYMENT AND BENEFITS
- I NEED HELP WITH A WILL / TRUST
- I HAVE OTHER NEEDS TO DISCUSS:

\_\_\_\_\_

## PLEASE RETURN REQUEST FOR INFORMATION TO:

**(Snap us a Picture of this Form and Text it or email us)**

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