

INDIVIDUAL SUPPLEMENTAL DISABILITY



The Guardian Life Insurance Company of America offers active Residents and Fellows working 20 or more budgeted hours per week individual disability insurance coverage on a Guaranteed Standard Issue (GSI) basis. This coverage is available during your residency or fellowship and up to 90 days after you complete your training.

This Guaranteed Standard Issue program gives you the opportunity to protect your income if you become disabled, even if you had pre-existing conditions that would normally prevent you from obtaining coverage.

Start with Guardian's Guaranteed Standard Issue program, because if you have previously applied for medically underwritten disability coverage and were not offered coverage, or offered a modified policy, the Guaranteed Standard Issue option may not be available to you.

The Guardian Life Insurance Company of America also offers their medically underwritten program.

The Guarantee Standard Issue and Medically Underwritten policies are portable and will protect you throughout your career. Both programs provide you with "True Own Occupation" specialty coverage protection.

	Guaranteed Issue Program	Medically Underwritten Program
Disability Benefits		
Elimination Period	90 - 180 Days	30 Days - 720 Days
Monthly Benefit - Resident	\$3,750 - \$5,000	Up to \$5,000
Monthly Benefit - Fellow	\$3,750 - \$7,500	Up to \$7,500
Monthly Benefit - Lifetime	\$15,000	Up to \$30,000
Benefit Period	To age 65 or 67	To age 65, 67 or 70
Mental/Substance Disorder	Up to 24 Months	Available through benefit period
True Own Occupation	Specialty Coverage	Specialty Coverage
Optional Riders		
Enhanced Partial Disability	Available	Available
Cost of Living Adjustment	Available	Available
Enhanced Catastrophic Disability	Available	Available
Benefit Purchase Option	Not Available	Available
Future Increase Option	Available	Available
Supplemental Term Benefit	Available	Available
Student Loan Protection	Available	Available
Retirement Protection	Not Available	Available
Underwriting		
Medical Questionnaire	Not Required	Required
Medical Exam/Labs	Not Required	May be required
Exclusions/Policy Rating	None	Possible with Health Status
Financial Documents	Not Required up to \$7,500	Required over \$7,500

Enroll Now

Contact Benefit Source for questions or to request an electronic application.

Office: 210-340-0777

Text/Call: 210-240-2574

Email: LisaNava@BenefitSourceSolutions.com



Scan to view rates and benefits
DisabilityQuotes.com/uthealth