

Individual Income Protection for Residents & Fellows of

Guaranteed Standard Issue Program



As a medical resident or fellow in training, you are making a significant investment in your future. Your long-term earning potential is likely your greatest asset. Have you considered what would happen if you were unable to work due to a sickness or injury? How would you continue to pay your expenses?

Ameritas has the answer

We are pleased to offer the Ameritas Guaranteed Standard Issue (GSI) Program. This program offers a unique opportunity for medical residents and fellows to apply for individual disability income insurance with no medical underwriting.

Highlights include:

- A specialty specific own-occupation definition of total disability
- A program discount on top of competitive rates
- The option to increase coverage with the same discounts in the future as your income grows
- No medical exam, labs or medical records required; simply complete a short application
- Supplement any group disability benefits you may have
- You own the policy and can take it with you with the same discounts, rates and features when you graduate

When to apply for coverage

- At anytime during your residency or fellowship, you can apply for a monthly benefit up to \$7,500.
- Within six months prior to completing your training, you can increase your coverage, or apply for an initial policy up to \$8,500 monthly benefit. No financial documentation or medical exam required.
- If you have secured an employment contract and are within six months of your employment start date, you may qualify for a higher monthly benefit up to a maximum of \$15,000. No medical exam required.
- It is important to apply with Ameritas as soon as possible. If you have been declined, withdrawn your application or offered a modified policy previously within the past 60 months, you will not be eligible.

Key features of your base plan

At Ameritas, we understand the unique insurance needs of medical professionals. Your plan provides many key features, several are at no additional cost to you.*

Definition of Disability

The definition of disability determines whether benefits are payable in any specific instance. With an Own Occupation definition of disability, benefits are paid if you are unable to work in your own occupation due to a sickness or injury, even if you choose to work in another occupation. Specialty Own Occupation language is included for physicians.

Key Features (No Extra Cost)	GSI Plan Provides*
Benefit Advancement	Advances \$500 of your base monthly benefit if you suffer an injury that does not disable you but requires medical treatment or repair of natural teeth.
COBRA Premium Benefit	Reimburses the cost of COBRA premiums up to \$1,000 per month for a total of 18 months if you lose your employment due to your disability.
Good Health Benefit	Reduces the elimination period by two days for each consecutive year you don't receive monthly disability benefits under your policy.
Benefit Increase Rider	Every three years, you can increase coverage with only financial evidence of insurability. During the first three years of your policy, you may exercise up to two accelerated coverage options, to increase your disability benefits to the maximum limits available for residents, fellows, or newly practicing physicians. These options do not affect your ability to increase coverage once every three years due to a Significant Financial Event (SFE). Also unique to Ameritas , a six-year option window allows you to skip the first option and to keep the rider in force. Subject to certain criteria, an increase may be applied for in between option dates.
Key Features (Additional Cost)	GSI Plan Provides*
Enhanced Plus Residual Disability	Payable if you suffer a partial disability that results in at least a 15% loss of income. The benefit is proportionate to your loss of income.
Cost of Living Adjustment Rider - 3% Compound	Helps your disability insurance benefits keep pace with inflation.
Add Riders for Additional Protection	Benefits for Specific Situations**
Catastrophic Disability Rider	Additional monthly benefit if due to your sickness or injury you are unable to perform two of the six activities of daily living.
Lump Sum Savings Rider	Continue saving for retirement during a period of disability.
Student Loan Repayment Rider	Reimburses your student loan payments during a total or partial disability.

I'm here to help simplify your options.



Let's connect to discuss your options.



* Subject to state availability and variations. Minimal details are listed here.

** Depending on the plan design of your program, riders may include these options. Subject to state availability and variations.

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