



Guaranteed Standard Issue Program

Offered to OSF St. Francis Residents and Fellows

Defend your income

We are pleased to provide a Guaranteed Standard Issue (GSI) Disability Insurance Program.¹ This program is available to all residents and fellows.

The Guaranteed Standard Issue Program allows you to obtain an individual disability insurance policy — with no medical underwriting² — for up to \$7,500 of monthly benefit, subject to our New Professional limits.

This program gives you the opportunity to protect your income if you become disabled, even if you have pre-existing conditions that would normally prevent you from obtaining coverage. In addition, the policy is a personally-owned individual disability insurance policy that is portable.

While you are in training

Take time now to learn about the benefits of the GSI Program. No time is too early to contact a representative to learn more.

Before you graduate

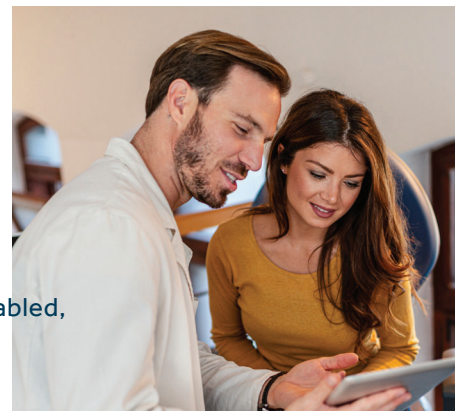
All the hard work, years of sacrifice and unwavering commitment to your education are necessary steps to a rewarding career. Your investment has been considerable. Before you move to the next phase of your career, there's another important step you should take: protecting your earning power from the devastating effects of an illness or injury.

Highlights of this GSI Program include:

- Monthly benefit up to \$7,500 of monthly benefit, subject to our New Professional limits, or up to \$15,000 with financial underwriting
- Future Increase Option Rider allows you to elect a smaller monthly benefit today with additional coverage available in the future
- No medical underwriting — coverage is guaranteed standard issue
- "Medical Specialty" Own Occupation definition of disability

Any resident or fellow previously turned down or provided with a modified offer by other disability insurance carriers (not including Berkshire Life) is not eligible for this program. Therefore, you are encouraged to look into this program as soon as possible.

Higher levels of coverage may be available through a fully underwritten individual disability program.



Think you're immune from disability? Think again.

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

Quick reference benefit chart

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
Catastrophic Benefit Rider	Up to \$8,000 monthly 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
Discounts	10% Student Resident discount 10% Mental and/or Substance-Related Disorders discount 10% Preferred Occupation discount, depending on occupation

* 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!

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¹ 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.

² In addition to pre-existing medical conditions, Special GSI policies can be issued without consideration of potentially dangerous avocational activities such as rock climbing, motor sports, scuba diving, skydiving and martial arts.

³ Social Security Administration Fact Sheet, January 2022.

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

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