



## Accept/Reject Program

**Disability Insurance for Members of the  
American Society of Plastic Surgeons**

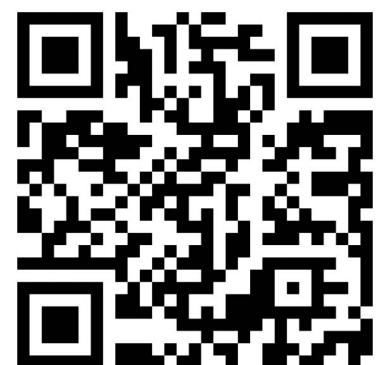
Run a personalized quote using the QR Code or go to:

**[DisabilityQuotes.com/ASPS](https://DisabilityQuotes.com/ASPS)**

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PLASTIC SURGEONS®



# Defend Your Income

Members of the American Society of Plastic Surgeons age 45 or younger are eligible for an Accept/Reject Disability Insurance Program from Guardian.

The Accept/Reject Program allows you to obtain an individual disability insurance policy for up to \$15,000 monthly benefit.

Take time now to learn about the benefits of the Accept/Reject Program. Contact Lawrence B. Keller, CFP®, CLU®, ChFC®, RHU®, LUTCF at (516) 677-6211 or by email to [Lkeller@physicianfinancialservices.com](mailto:Lkeller@physicianfinancialservices.com)

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# No Medical Exclusion Riders

The medical underwriting of applications submitted as part of this program will be handled on an Accept/Reject basis. If we would normally decline an application according to our usual medical underwriting guidelines, then we will decline that application under this program.

If we would not decline an application, then we will issue it without further modification as part of this program. Policies issued under this program will not receive substandard ratings, medical exclusion riders, limited benefit periods, removed riders, reduced benefit amounts, or other modified offers.

Non-citizen members may still receive a travel exclusion based on our normal underwriting guidelines.

Applicants who are members of the association but who do not meet the other criteria for the Accept/Reject Program, such as those who are above age 45, or those with prior declines or modified offers from other carriers, may still apply for fully underwritten Guardian coverage with a 10% Association Discount.

**Think you're immune  
from disability?  
Think again.**

1 in 4 of today's twenty-year-olds will become disabled before they retire.<sup>1</sup>



# Guardian's Accept/Reject Program: Quick Reference Benefit Chart

## Disability Insurance for Members of the American Society of Plastic Surgeons\*

Benefit*	Accept/Reject Program Features
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 on an Accept/Reject Basis
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 Enhanced Initial 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

\* This summary represents a brief explanation of the Accept/Reject Program for those members age 45 or younger. 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 to members of the American Society of Plastic Surgeons (ASPS) outside of the Accept/Reject Program that also includes a 10% Association Discount.



**Schedule a meeting now!**

**Lawrence Keller, CFP®, CLU®, ChFC®, RHU®, LUTCF**

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Eligibility for coverage requires that applicants meet the following criteria on the date the application is signed.

On that date all applicants must:

Be an Active Member of the American Society of Plastic Surgeons, which is a Plastic Surgeon who has completed formal training, is eligible for board certification, and has served as a Candidate for Membership for a minimum of one year.

- Be age 45 or younger.
- Have been continuously at work full-time (at least 30 hours per week) performing the usual duties of the applicant's occupation for the past six months.
- Not be currently disabled and/or collecting disability benefits from any source.
- Not be determined to need modified coverage or a decline by another disability insurance carrier. This does not apply to applicants declined or provided with modified offers by Berkshire Life. However, existing Guardian/Berkshire IDI coverage may not be replaced as part of the Accept/Reject Program.

The following ASPS members are not eligible for this program: Candidate for Membership, Resident/Fellow Member, Medical Student Member, Associate Member, Allied Health Affiliate Member, Life Active Member, and Life Inactive Member.

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>1</sup> Social Security Administration Fact Sheet, June 2022.

This publication is provided for informational purposes only and should not be considered tax or legal advice. Consult your tax, legal, or accounting professional regarding your individual situation.

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