

Guaranteed Standard Issue Program: The Guardian/Berkshire Life

CAPITAL AREA HEALTH CONSORTIUM

Benefit	Guaranteed Standard Issue Long Term Disability
Deadline	Application must be completed by July 30th following graduation
Definition of Disability	True Own Occupation, including Medical Specialty Language
Elimination Period	90 – Days
Benefit Period	To Age 67
Monthly Benefit	\$2,500/Month - \$10,000/Month (Benefit level based on area of specialty)
Future Increase Option	Allows you to increase your coverage in the future with No Medical You are eligible for an FIO amount of \$10,000 minus the benefit selected.
Recovery Benefit Option	Up to the full benefit amount, to Age 65
Residual (Partial) Rider	Yes, with a 15% loss of income trigger. Includes a unique loss of income feature for the first 12 months, after satisfying the elimination period.
Capital Sum Benefit	12 times monthly benefit
Mental/Nervous	24 Mo. Limitation for Mental, Nervous or Substance Abuse related claims
Premium Structure	Graded (Increasing) or Level premium options available
Waiver of Premium	If disabled, premiums are waived for 5 years after recovery

Schedule a Meeting Today!

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HIGHER BENEFIT LEVELS OF COVERAGE MAY BE AVAILABLE BUT WITH FULL MEDICAL UNDERWRITING