

Guaranteed Standard Issue Program: The Guardian/Berkshire Life

CAPITAL AREA HEALTH CONSORTIUM - DENTAL

Benefit	Guaranteed Standard Issue Long Term Disability
Deadline	Application must be completed by July 30th, 2018
Definition of Disability	True Own Occupation, including Medical Specialty Language
Elimination Period	90 – Days
Benefit Period	To Age 65
Monthly Benefit	\$2,000/Month
Future Increase Option	Allows you to increase your coverage in the future with No Medical
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!

Seth Kalkstein (860) 570-7446

seth.kalkstein@nm.com

Steven Zirolli (860) 570-7501

steven.zirolli@nm.com

Paul Amata (860) 570-7406

Paul.Amata@nm.com

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