

Individual Disability Insurance of UNMC House Officers



► Guaranteed Standard Issue Plan (GSI)

- Offered through **Standard Insurance**. Amount: \$2500 Base or \$5000 Base (Your choice)*
In-program policy-\$1500 Base

► Benefits Include:

- Non-cancellable Feature
 - Enhanced Residual Benefit (Partial Coverage)
 - Own Occupation (Protects you in your specialty)
 - 3% Cost of Living Benefit
 - Benefit Increase Rider (BIR) to protect your insurability
 - Family Care Benefit
 - 24 month Mental Disorder and/or Substance Abuse Policy endorsement
 - 3/12 Pre-Existing Conditions Rider
 - 90 day elimination period
 - Catastrophic Benefit of \$0, \$5000 or \$10,000 per month (Your choice)*
 - Student Loan Rider-Benefit from \$500 to \$2,000 a month. Available in 10 & 15 year terms (Your choice)*
 - Discounted Premiums & Gender Neutral Rates
- (*Other individual disability coverage may limit this benefit.)

► Short Application Process

- Simplified application
- No medical questions to answer
- No blood or urine exams required
- No financial information needed

► Frequently Asked Questions

1. What if I have group disability coverage at my new employer?
You are still eligible! We recommend you use this coverage to supplement your group disability plan.
2. What if I am in the military?
This is your only chance to have a quality disability plan while in the military.
3. Who is not eligible for this plan?
 - Those that have been on disability claim within the last 12 months.
 - If you have ever been declined or postponed coverage by any individual carriers in the last seven years.
4. When do I sign up?
Sign up begins during your last year of residency or fellowship at UNMC.
Applications can be taken any time after October 1st of a given program exiting year.
5. When does coverage begin?
Coverage starts the 1st of any month starting in October the year you leave UNMC until September following exit date.
6. What if I have been told I am uninsurable by disability carriers?
You may still qualify. Please contact us to discuss your individual situation.

This plan is only available through Chris Insinger & Associates at Renaissance Financial. It is best to set up an appointment with them to go over your options. Please call Chris Insinger at 402-884-6805 or email medical@rfconline.com to schedule a time to meet.

*Plan details may slightly change based on the policy available when you exit UNMC.

RENAISSANCE FINANCIAL

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