

# No Medical Exam Guarantee Approval Disability Income Insurance



## Exclusively for UCSD Residents/Fellows

From:  
Andy G. Borgia, CLU  
D.K. Unger



### Disability Risk

As a physician, you've seen firsthand how often disabilities occur. Just over 1 in 4 of today's 20 year-olds will become disabled before reaching age 67<sup>1</sup>. You take care of others – but who will take care of you if a disability strikes? Who will help you pay your bills if you are unable to generate an income?

### Protect Your Income

Individual disability income insurance from DI4MDS is designed to help provide financial security in the event a long-term illness or accident prevents you from earning your usual income. With individual disability income insurance, your future earnings can be protected should a disability occur.

### Exclusive Offer for UCSD Residents/Fellows

**Special Discount for UCSD Residents/Fellows:**  
15% off gender-neutral premium rates.

#### General Features:

- 90 day waiting period
- Basic Monthly Benefits available to Age 67
- Monthly base benefits of \$2,000, \$3,500 or \$5,000

#### Special Fellowship Policy

For those going into fellowship a \$2,000/month benefit and \$8,000 future purchase option policy is available. It is pre-approved to increase to \$5,000/month benefit and \$10,000 future purchase option upon completion of fellowship.

#### Own Occupation Rider

An Own Occupation Rider in your regular occupation, including your medical specialty, if you limited your practice to that specialty at the time of disability. This pays benefits for a covered loss if you are unable to perform the material and substantial duties of your regular occupation and

<sup>1</sup> Social Security Administration, Fact Sheet June 2013

<sup>2</sup> Available only to exiting Residents/Fellows

are under the regular care of a physician appropriate to your injury or illness.

#### Partial Disability Benefit Rider

This is included with all policies and pays a benefit even if you are not totally disabled:

- If you suffer at least a 20% loss of income and you are able to perform some, but not all, of your regular occupation's substantial and material duties, or
- You are able to perform all of your regular occupation's substantial and material duties, but not for as long a time or as effectively as before.

#### Non-Cancelable and Guaranteed Renewable

This ensures the insurance company cannot cancel your coverage, change policy provisions, or raise the premium until the normal termination date.

#### Future Purchase Option Rider

This allows you to purchase an additional \$10,000 in monthly benefit at the same discounted rates on each policy anniversary, subject only to financial qualification. No medical requirements needed.

#### Pre-Existing Conditions Amendment<sup>3</sup>

This amends the policy language by limiting the effect of the policy's pre-existing conditions exclusion to disabilities that begin within 12 months of the policy effective date, and may remove the exclusion entirely if you had prior disability income insurance.

#### Lifetime Presumptive Disability Benefit:

If you lose the use of sight, speech, hearing, both hands, both feet, or one hand and one foot, you will receive lifetime disability benefits.

### Eligibility

This guarantee approval policy is only available from DI4MDS to Residents and Fellows who have NOT applied for coverage within the last 7 years. If you have applied for coverage and been

<sup>3</sup> Please see the amendment for complete terms of the amendments to the pre-existing conditions exclusion.

declined or rated, you will not be eligible for this policy. **Before you make a decision on protecting your medical career, contact DI4MDS.**

## Count on DI4MDS

We represent all the major disability insurance companies. The insurance company underwriting your policy is a financially strong, well-established (over 100-year-old) firm that ranks among the leading individual disability insurance carriers in the nation.

To preserve this valuable opportunity, or obtain more information, **contact DI4MDS BEFORE applying elsewhere.**

Andy G. Borgia, CLU  
D.K. Unger  
DI4MDS

10505 Sorrento Valley Road, Suite 250  
San Diego, CA 92121

888.934.4637  
858.523.7511 (After 5PM)

[andyb@di4mds.com](mailto:andyb@di4mds.com)  
[dku@di4mds.com](mailto:dku@di4mds.com)  
[www.DI4MDS.com](http://www.DI4MDS.com)



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These policies have exclusions and limitations, and terms under which the policies may be continued in force or discontinued. Some policy provisions and available riders may vary by state. Optional riders are subject to underwriting and reinsurance availability, and may increase premiums. A medical exam may be required upon application. For complete cost and coverage details, please contact DI4MDS.