

Attention UF Residents & Fellows!

Over 71% Of Last Year's Graduating Residents & Fellows
Chose The UF GSI for Their Disability Protection!



The UF Guaranteed Standard Issue (GSI) Disability Plan from Guardian

Guardian UF GSI Highlights:

- Guardian's True Own-Occupation definition, including medical specialty language
- Up to 30% in Permanent Discounts!*
- Fully Portable, so you can take it with you after graduation
- NO Medical Questions**
- NO Exams
- NO Exclusions
- UF's ONLY Guaranteed Disability Plan

Getting the UF GSI Disability Plan Is As Easy As 1, 2, 3...

- 1 Scan the QR and Run Your Individual Quote
- 2 Personalize Your Coverage and Apply Online
- 3 Get Your Policy in 2-3 Business Days

Get Started Now



www.UFDisability.com

It's that simple!

Quick reference benefit chart

Benefit***

Guaranteed standard issue offer

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 with financial underwriting, or up to \$7,500 monthly benefit maximums based on New Professional Limits
Future Increase Option	Allow 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 Residual Disability Benefit
Catastrophic Benefit Rider	Up to \$8,000 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
Discounts	10% Student Resident discount 10% Mental and/or Substance-Related Disorders discount 10% Preferred Occupation discount, depending on occupation
Student Loan Rider	Up to \$2,500 monthly benefit

*Discounts based upon occupation class.
**No medical questions for eligible applicants.
***This summary represents a brief explanation of the resident and fellow individual disability GSI offer only. 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.



Florida Medical Advisors
4200 West Cypress Street, Suite 700
Tampa, FL 33607
813.995.7527
www.FloridaMedicalAdvisors.com

To get started
just scan the
QR Code



Registered Representative and Financial Advisor of Park Avenue Securities LLC (PAS). Securities products and advisory services offered through PAS, member FINRA, SIPC. Financial Representative of The Guardian Life Insurance Company of America® (Guardian), New York, NY. PAS is a wholly owned subsidiary of Guardian. FLORIDA MEDICAL ADVISORS, LLC is not an affiliate or subsidiary of PAS or Guardian. FLORIDA MEDICAL ADVISORS, LLC is not registered in any state or with the U.S. Securities and Exchange Commission as a Registered Investment Advisor. CA Insurance License Number - 0M03774, AR Insurance License Number - 10909903.

1 Individual disability income products underwritten and issued by Berkshire Life Insurance Company of American (BLICOA), Pittsfield, MA. BLICOA is a wholly owned stock subsidiary of and administrator for The Guardian Life Insurance Company of America (Guardian), New York, NY or provided by Guardian. Product provisions and availability may vary by state.
#2024-170229 Exp 03/26