

**New Guaranteed Standard Issue  
Disability Insurance Program**

# UFHealth

Current & Graduating House Staff

## Guaranteed Individual Disability Insurance

Exclusively for UF Health Residents, Fellows & Interns

### Program Features

- No exams or labs
- No medical questions asked
- Lock in up to 30% in permanent discounts
- Guardian/Berkshire's True Own Occupation definition of disability, including medical specialty language
- *Coverage available even if you were declined in the past!*
- Fully portable policy
- Guaranteed Issue policy can be combined with a fully underwritten policy to get up to \$30k of monthly benefit



### Have Questions?

Schedule a 15 minute  
call today with the QR code below



### Ready to apply? Visit

[www.UFDisability.com](http://www.UFDisability.com)

UF Guaranteed Disability Program  
exclusively offered through:



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**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. 2022-142530 (exp 05/2024)**