



Now Is the Time to Protect Your Income

Presentation for  **UHealth**
UNIVERSITY OF MIAMI HEALTH SYSTEM

UNIVERSITY OF MIAMI
MILLER SCHOOL
of MEDICINE

GME Program for Residents, Fellows and Graduates



You Have Much to Protect

You have invested significant time and resources to achieve your career goals.

If you were to estimate, as of today, do you know how much you might earn by the time you retire?



1. *What is the purpose of the study?*
 2. *What are the research questions or hypotheses?*
 3. *What is the study design?*
 4. *What are the variables being studied?*
 5. *What are the data collection methods?*
 6. *What are the results of the study?*
 7. *What are the conclusions of the study?*
 8. *What are the limitations of the study?*
 9. *What are the implications of the study?*
 10. *What are the future research directions?*

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X

\$

x 12

\$

This figure will likely be substantially larger if you receive annual increases.

Threats to Your Financial Security

Consider These Statistics



One of four 20-year olds will become disabled before age 67.¹



Approximately 90 percent of disabilities are caused by illnesses, not accidents.²



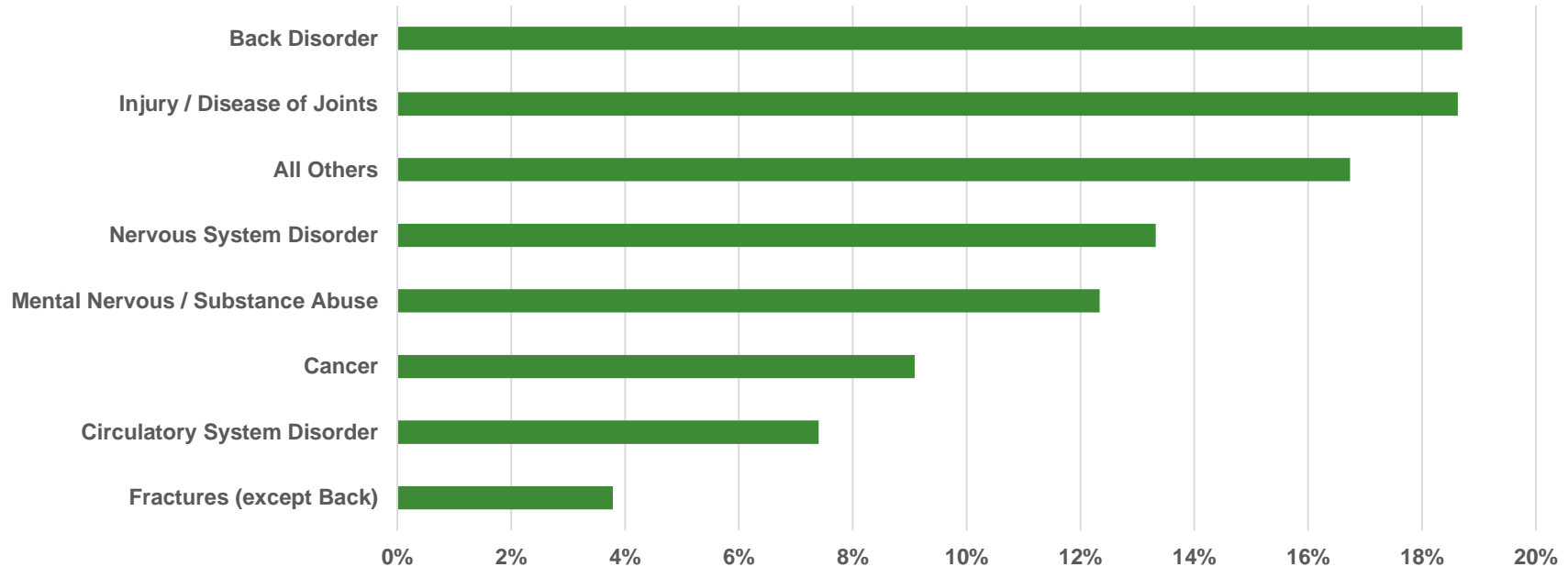
Every seven seconds, someone in the U.S. suffers an illness, injury or accident that will keep them out of work for more than one month.³

1 Social Security Administration Fact Sheet, 2016

2 Council for Disability Awareness 2013 Long-Term Disability Claims Review

3 Council for Disability Awareness – America's Disability Counter, accessed September 2017

Disabilities Have Many Causes



This example is provided only to show a breakdown of The Standard's open claims above as of 12/31/2016 without regard to the decision made on each claim. Having the conditions listed does not establish disability. Each claim is evaluated on its own merits and according to the terms of the policy.

Unexpected Costs

Many greatly underestimate how high their medical expenses may become during a long-term disability.

There may be many unexpected costs. The diagram to the right shows the typical financial impact of a disability.



5 Reasons to Obtain Income Protection Before Leaving Your GME Program

1. No Medical Underwriting

No physical exams, labs, medical records or lengthy applications required.

Coverage is issued regardless of gender and up to age 60.*

This means you will likely be able to obtain coverage for which you might not otherwise qualify.

* Age is considered in determining the premium for each policy.
Protector+ is available to all ages.



Top 5 Reasons Continued

2. This plan offers the same rates for women and men, and these rates are discounted by 15 percent.
3. Once issued, your premiums will never increase.¹
4. You can increase protection every three years as your income rises, up to \$15,000 per month with income verification only.²
5. Your coverage is fully portable. You can take it with you wherever you practice.

¹ Premiums will increase when you apply for and accept increases in coverage.

² Protector+ allows yearly increases.

Each GME Plan Includes:

- Noncancelable and Guaranteed Renewable to Policy's Termination Date
- Premium Waiver Benefit
- Enhanced Residual Disability Rider With Recovery Benefits
- Family Care Benefit
- Presumptive Total Disability Benefit
- Catastrophic Disability Benefit
- Rehabilitation Benefit
- Transplant Surgery Benefit
- Own Occupation Rider
- Benefit Increase Rider
- Student Loan Rider
- 3% Indexed Cost of Living Rider
- Conditionally Renewable after Policy's Termination Date

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