



## Exclusive Voluntary Disability Program Guaranteed-Issue, Discounted Supplemental Insurance

Vanderbilt University GME offers individual disability insurance (IDI) benefits for its residents and fellows. These benefits include:

- No medical underwriting (no exams, labs, medical records)
- A short application (it takes 5-10 minutes to apply)
- A fully portable policy that can follow you wherever you work
- Future benefit increases of up to \$15,000 a month

### Enrollment Options

#### During Training

- \$2,500 or \$5,000 per month benefit
- Guaranteed Benefit Increase: Up to \$15,000 per month with no medical underwriting
- Optional
  - Catastrophic Rider
  - Student Loan Rider

#### Last Year of Training at Vanderbilt

- \$2,500, \$5,000, \$7,500 monthly benefit, or more with signed employment contract
- Guaranteed Benefit Increase: Up to \$15,000 per month with no medical underwriting
- Optional
  - Catastrophic Rider
  - Student Loan Rider

The purpose of IDI is to supplement your income in the event of a disability. It helps to protect yours and your family's future. If you are disabled and unable to work, IDI coverage can help to pay for expenses such as mortgage payments, vehicle payments, student loan payments, childcare costs, etc.

[Click here to begin enrollment.](#)

[Click here to schedule a 20-minute personalized consultation.](#)

\*In order to qualify for coverage, a resident must:

1. Not have been declined or postponed in the seven years prior to application date, for any individual disability insurance coverage with The Standard, or with any other insurance company.
2. The applicant must not be on claim currently, or have been on claim or submitted a claim for disability benefits at any time within the prior twelve months before the policy effective date.
3. Starting 180 days before and including the date of application, the applicant must have been continuously at work on a full-time basis performing all of the duties of their occupation without limitation due to an injury or sickness.

To enroll or if you have questions, please contact

Marc Flur, CFP  
919-418-8630  
[Email](#)

It's our business to be there for you in the

**MOMENTS  
THAT  
MATTER.**