

Exclusive Voluntary Disability Program

Guaranteed-Issue, Discounted Supplemental Insurance

Individual disability insurance (IDI) exclusively for Vanderbilt residents and fellows.

- No medical underwriting (no exams, labs, medical records)
- Short application (takes 5-10 minutes to apply)
- Fully portable policy that can follow you wherever you work
- Own occupation definition of disability
- Future benefit increases of up to \$15,000/month

Enrollment Options:

During Training

- Up to **\$5,000** monthly benefit
 - Guaranteed Benefit Increase up to \$15,000 per month with no medical underwriting
- Optional
 - Catastrophic Rider
 - Student Loan Rider

Last Year of Training

- Up to **\$8,000** 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

To qualify for coverage, a trainee must:

1. Not have been declined or postponed for disability insurance or had a modified offer in the seven years prior to application date with any insurance company other than Guardian. Exemption provided if in first 9 months of training at Vanderbilt.
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. The applicant must be actively at work on a full-time basis performing all the duties of their occupation without limitation due to an injury or sickness.

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