

Disability Insurance: What Every Resident Needs to Know

Your ability to work is your greatest financial asset. **Disability insurance ensures your income is protected if an illness or injury prevents you from practicing medicine.** As a resident, securing coverage now can lock in **lower rates, better benefits, and long-term financial security.**

Why Buy During Residency?

- ◆ **Lower Premiums** – Rates are based on age and health; the earlier you lock in coverage, the lower the cost.
- ◆ **Simplified Underwriting** – Many carriers offer **medical underwriting discounts** and reduced requirements for residents.
- ◆ **Exclusive Resident & Fellow Discounts** – Many carriers provide **significant discounts** that are **not available after training.**
- ◆ **Future Income Protection** – Policies secured now can include **future purchase options**, allowing you to **increase coverage later without additional health screening.**

Key Features & Riders to Look For

- ◆ **Own-Occupation, Specialty-Specific Coverage** – Ensures benefits are paid if you can't work in your specialty, even if you can still work in another medical role.
- ◆ **Future Purchase Option** – Allows you to increase coverage later without additional medical underwriting as your income grows.
- ◆ **Residual/Partial Disability Rider** – Provides benefits if you can still work but experience a partial loss of income due to a disability.
- ◆ **Student Loan Protection** – Covers student loan payments if you become disabled and unable to work.
- ◆ **Cost-of-Living Adjustment (COLA) Rider** – Increases benefits over time to keep up with inflation.

Top Carriers for Physicians

When shopping for disability insurance, compare policies from at least three of the leading providers offering **own-occupation, specialty-specific coverage: Guardian, Mass Mutual, Ameritas, Principal, and The Standard.**



Get a No-Cost Comprehensive Quote

We offer **unbiased, no-cost disability insurance consultations** where we review options from **most or all major carriers** and help you understand the contract language so you can make an informed decision. **Protect your future. Make sure your income is covered.**



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