

Individual Disability Insurance

Income Protection for Residents

As a physician resident, you see firsthand how often an injury or sickness can occur. **An unexpected disability can have a devastating effect on a person's income.** Have you considered how you would protect your finances, if you were unable to work for a prolonged period of time?

I represent more than a dozen top-rated insurance companies that offer income protection in the event of a disability. If an accident or injury prevented you from doing your job, income protection provides some peace of mind knowing that your finances are secure and your lifestyle is protected until you can return to work.

Many of our insurance carriers offer income protection to residents. This not only provides you protection early on, but income protection is less expensive the younger and healthier you are. When you complete your training and secure employment, you can increase your coverage.



Options for More Protection

Protect the Income Earned from Your Specialty. An **Own Occupation Rider** provides benefits if you are no longer able to perform the duties of your specialty but choose to work in another specialty or occupation for wage or profit.

Work While Disabled but Protect Any Lost Income Due to Your Disability. A Residual (or Partial) Disability Rider provides coverage if you become disabled but are still able to work in a limited capacity.

Coverage that Increases as Your Career Grows. Some insurance companies give you the option to increase your coverage every few years without additional medical underwriting.

Maintain Payment of Your Student Loans. With this rider, if you become totally disabled and can't work, you are reimbursed for all or a portion of your student loan payments.

Plans that Don't Limit Coverage if a Disability Is Due to a Mental Disorder or Substance Abuse.

Protect Lost Income Due to Time Away to Care for a Family Member. A Family Care benefit provides cash to replace lost income due to working fewer hours and earning less income to care for a family member with a serious health condition.

CONTACT ME TO LEARN MORE:

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