

House Staff Disability Insurance Program

Your residency or fellowship program has provided you with disability insurance throughout your training. This coverage terminates upon your graduation. You should consider continuing your disability coverage to protect your income.

Frequently Asked Questions

Q: Who do I contact to continue my disability benefits?

A: Please contact Rivetti Financial at ClientServices@rivettifinancial.com or 818.878.7800.

Q: Can I take my disability benefits with me after completing residency or fellowship?

A: Once you finish training, the benefits provided by your employer will cease. You have options available to obtain disability coverage which will continue with you after residency or fellowship. You must apply for this coverage.

Q: Do I have to qualify medically?

A: You may obtain individual disability insurance **without any medical screening** on a Guarantee Standard Issue (GSI) basis. This means no physical exam, blood/urine tests, etc. All residents and fellows are eligible to obtain individual coverage through this program during their training. There are also discounts available for obtaining coverage during your residency or fellowship. These discounts are permanent and will continue on your policy after graduating.

You may only apply for these GSI programs if you have not previously been declined and have not been approved for a policy with modifications (i.e. exclusions, premium ratings, benefit reductions, etc.). Before applying for any disability insurance, please contact Rivetti Financial to ensure that you will not endanger your eligibility for these programs. This plan is exclusive to Rivetti Financial and you should not let an outside vendor convince you to go through the medical underwriting process unnecessarily.

Q: Why go through a GSI program?

A: GSI makes the entire process hassle-free. You end up with the same policy, but are not required to jump through hoops. The rates are the same and discounts can also be utilized to further reduce the rates for you.

For any questions regarding your disability insurance programs as a resident or fellow, please contact Rivetti Financial at **818.878.7800** or ClientServices@rivettifinancial.com.

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