



# VOLUNTARY HOSPITALS HOUSE STAFF BENEFITS PLAN

## **Apply For Disability Insurance With InsMed**

One of the valuable benefits we provide our house staff officers is a comprehensive disability insurance program that replaces a significant portion of your house staff income and **guarantees departing house staff officers the right** to obtain permanent and portable income and loan repayment disability insurance after you complete your program without any regard to current or pre-existing health conditions.

This portable “own specialty” policy gives all departing house officers the opportunity to obtain coverage that can supplement the basic disability benefits that you may receive from a future employer, guarantees your right to protect future increases in income and insures your loan obligations. The main highlights of this program include the ability to apply for:

- Initial benefit from \$2,500 to \$7,500 per month of tax-free benefit
- Ability to defer up to **\$7,500 per month** of future coverage
- Up to **\$10,000\* of total monthly benefit** **WITHOUT** any health evaluation!
- Student Loan Protection of \$2,000/month (optional)
- Catastrophic Rider (optional)
- 3% Cost of Living Rider

### **10% Permanent Rate Discount**

This coverage is not available to dental residents or to anyone who has previously been denied coverage by any carrier. A separate program with as much as a \$5,000 monthly benefit is available to all house staff completing training, regardless of specialty and prior declinations.

Representatives of the organization that we have selected to support this program, are prepared to work with you individually and can help you select the plan designs that best address your protection needs in your new employment.

You can reach InsMed at [info@insmedinsurance.com](mailto:info@insmedinsurance.com) or by calling 800-214-7039.

We hope you take the time to better understand the benefits of your comprehensive long-term disability program and to evaluate how options for portable coverage can provide comprehensive income protection that can be maintained throughout your career.

10-27 46<sup>th</sup> Avenue, Suite 300-2, Long Island City, NY 11101

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