

Guaranteed Standard Issue Program: The Guardian/Berkshire Life

CAPITAL AREA HEALTH CONSORTIUM - DENTAL

Benefit	Guaranteed Standard Issue Long Term Disability
Deadline	Application must be completed no longer than 30-Days from Graduation
Definition of Disability	True Own Occupation, including Medical Specialty Language
Elimination Period	90 – Days
Benefit Period	To Age 65
Monthly Benefit	\$2,000/Month
Inflation Protection	Includes COLA at 3%
Recovery Benefit Option	Up to the full benefit amount, to Age 65
Residual (Partial) Rider	Yes, with a 15% loss of income trigger. Includes a unique loss of income feature for the first 12 months, after satisfying the elimination period.
Capital Sum Benefit	12 times monthly benefit
Mental/Nervous	24 Mo. Limitation for Mental, Nervous or Substance Abuse related claims
Premium Structure	Graded (Increasing) or Level premium options available
Waiver of Premium	If disabled, premiums are waived for 5 years after recovery

Schedule a Meeting Today!

SETH KALKSTEIN
860-570-7446

STEVEN ZIROLI
860-570-7501

PAUL AMATA
860-570-7406

GREG BALOGH
860-606-0848

CHRIS PIA
203-385-5234

HIGHER BENEFIT LEVELS OF COVERAGE MAY BE AVAILABLE BUT WITH FULL MEDICAL UNDERWRITING