

## Medical Residents - Guaranteed to Issue Disability Insurance

We are pleased to offer Medical Residents and Fellows a comprehensive Disability Income Protection plan, covering Your Occupation and income in the event of an illness or disability.

Why Disability Insurance?  
 \$Your ability to earn an income is the greatest asset you will ever have

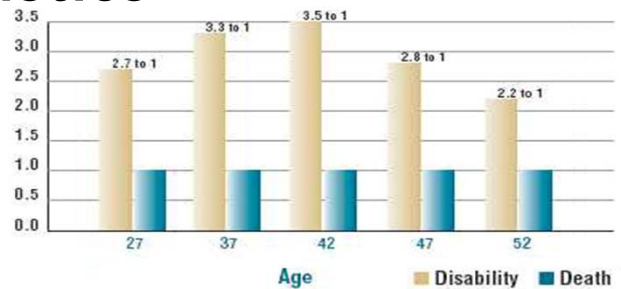
### Average Income to Age 67

Current Age	Annual income \$100,000	Annual income \$200,000	Annual income \$300,000	Annual income \$400,000	Annual income \$500,000
30	3,700,000	7,400,000	11,100,000	14,800,000	18,500,000
35	3,200,000	6,400,000	9,600,000	12,800,000	16,000,000
40	2,700,000	5,400,000	8,100,000	10,800,000	13,500,000
45	2,200,000	4,400,000	6,600,000	8,800,000	11,000,000
50	1,700,000	3,400,000	5,100,000	6,800,000	8,500,000
55	1,200,000	2,400,000	3,600,000	4,800,000	6,000,000
60	700,000	1,400,000	2,100,000	2,800,000	3,500,000

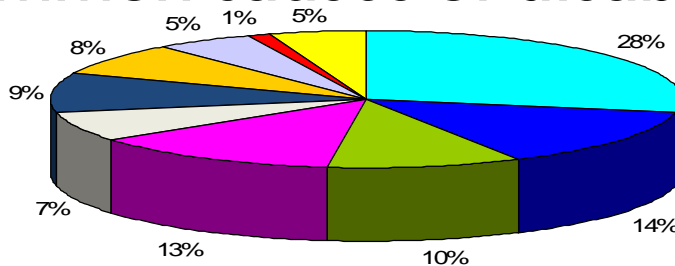
## DI Statistics

The chart on the right illustrates that an individual's chances of disability are 2 to 3 times greater than death during their working years

(Commissioner's Individual Disability Table A. 1985)



## Common causes of disabilities:



- Musculoskeletal Disorders
- Injury & Poisoning
- Mental Disorders
- Cancer - All Kinds
- Circulatory Disorders
- Genitourinary Disorders
- Nervous System Disorders
- Digestive Disorders
- Endocrine, Nutritional, Metabolic
- Miscellaneous

flip to next page  
 "PLAN DETAILS"



EXCLUSIVE MARKETING AND ADMINISTRATIVE AGENT FOR PRODUCTS  
AND SERVICES OFFERED BY LSMS PHYSICIAN SERVICES, INC.  
(A WHOLLY OWNED SUBSIDIARY OF THE LOUISIANA STATE MEDICAL SOCIETY)



## Medical Residents

### Guaranteed to Issue Disability Insurance

#### Plan provisions:

1. Non Cancellable + Guaranteed Renewable = **Premiums can never increase**
2. **Own-Occupation** coverage, for the entire benefit period (to age 65, 67 or 70)
3. Residual rider with Recovery benefit, **will pay for partial loss of income**
4. Inflation Protection (Cost of Living Adjustment Rider)
5. Catastrophic Disability Rider
6. Future Benefit Increase options (proof of medical insurability not required)
7. Multilife and Unisex discounts

Maximum issue DI for residents, without any proof of income:

- \$7,500 for Specialist Residents/Interns in their last 6 months of residency (Gastroenterologist, Oncologist, Otolaryngologist, Cardiologist, Neonatologist, Urologist, Radiologist, Orthopedic Surgeon, Neurosurgeon)
- \$6,500 for Residents in other specialties, in last 6 months of residency
- \$5,000 available for all other Medical Residents and Fellows, years 1-4
- Applications will be submitted and medically underwritten, and could be approved as applied, or in case of a decline a Guaranteed to Issue policy will be offered, as follows:

#### Guaranteed to Issue – plan details:

- Up to \$4000 standard issue on last year residents
- 90 day Elimination Period
- To Age 65 Benefit Period
- To Age 65 "Your Occupation" definition (Own-occ and not working)

#### Riders

- Residual Disability Benefit Rider
- Catastrophic Disability Benefit Rider
- Inflation Protection (COLA) 3%

#### Discounts

- 20% Multi-Life Discount

For more details, please contact Omni Group at:  
(225) 926-6370 or [jknox@omniinsurance.com](mailto:jknox@omniinsurance.com)