

Exclusive Benefit for Banner Residents & Fellows

COVERAGE DETAILS

- **NO MEDICAL UNDERWRITING**
No lab work, doctor visits or check-ups required
- **15% GROUP DISCOUNT**
Discounted rates and UNISEX pricing available for all Residents & Fellows
- **EASY ONLINE ENROLLMENT**
Get quotes, review coverage and apply for coverage online
- **COVERAGE UP TO \$5,000 MONTHLY BENEFIT**
Option to increase to \$15,000 per month based on contract or income verification
- **INDIVIDUALLY OWNED**
Coverage is in your name, regardless of where you work
- **NON-CANCELLABLE**
Premium and benefits are guaranteed through age 67
- **RESIDUAL & PARTIAL COVERAGE**
Provides coverage if partially disabled or unable to work full time
- **OCCUPATION & SPECIALTY SPECIFIC**
Benefits are paid even if working in another occupation or specialty
- **STUDENT LOAN RIDER**
Optional coverage can pay student loans while on disability
- **FAMILY CARE BENEFIT**
Get paid while taking time off to care for a child, parent or spouse



PROTECT YOUR ABILITY TO EARN AN INCOME

At the end of your residency or fellowship, your group Long-Term Disability (LTD) coverage will also end. Current Residents & Fellows have the option to continue protecting their income with individual disability income protection at **discounted rates**.

[Get a Quote for Coverage](#)

This coverage is EXCLUSIVE and only available to Banner Residents and Fellows. This offer is also only available through Westmark Wealth Management. Please contact Westmark Wealth for questions and additional information.

LIMITED ENROLLMENT PERIOD FOR DISCOUNT

You must apply before **June 30th, 2019** to receive discounted rates.

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