WEALTHCARE FINANCIALS

Facebook — Disability Insurance for Residents and New Physicians: A Career-Stage Guide

Did you know a working person faces roughly a 1-in-4 chance of experiencing a disability before retirement? Yet fewer than half of working Americans owned disability insurance as of 2025. For residents, some institutions offer Guaranteed Standard Issue programs that allow coverage without traditional medical underwriting—and discounts that can stay with your policy for life. If you're in residency, fellowship, or early practice, it's worth understanding your options now, while you have the most of them.

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