

# MEDICAL SOCIETY OF THE STATE OF NEW YORK

## DISABILITY INCOME INSURANCE

- GUARANTEED ISSUE
- For Members under age 50 in active practice
- In Seventh & Eighth District Branches

COVERAGE ISSUED REGARDLESS OF YOUR HEALTH IF YOU APPLY BETWEEN:

**February 15 - May 15, 2025**

## NO PHYSICAL EXAM OR BLOODWORK

Up to \$4,500/mo. (\$54,000/yr.) in benefits  
Pays up to 7 years  
90-day waiting period



Charles J. Sellers & Co., Inc.

4300 Camp Road  
P.O. Box 460  
Athol Springs, NY 14010  
(800) 333-5440

[www.sellersinsurance.com](http://www.sellersinsurance.com)  
[insurance@sellersinsurance.com](mailto:insurance@sellersinsurance.com)

Age	Semi-Annual Premiums \$3,000/month	Semi-Annual Premiums \$4,500/month
Under Age 30	\$152.10	\$227.45
30 - 34	\$184.35	\$275.90
35 - 39	\$248.20	\$371.65
40 - 44	\$357.45	\$535.50
45 - 49	\$466.05	\$698.35
50 - 54	\$587.40	\$880.40
55 - 59	\$780.75	\$1,170.45
60 - 64	\$866.50	\$1,299.05
65 - 69	\$561.90	\$561.90
70 - 74	\$246.75	\$246.75

A short application is available online at: [www.sellersinsurance.com/mssny-guaranteed-issue](http://www.sellersinsurance.com/mssny-guaranteed-issue)

- Higher amounts of coverage and longer benefit periods are available (medical underwriting required).
- Disability Income offer subject to financial guidelines.
- Underwritten by: Life Insurance Company of Boston & New York. 4300 Camp Road, P.O. Box 331, Athol Springs, NY 14010

This Policy provides Disability insurance only. It does not provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. The expected benefit ratio for this policy is 60%. This ratio is the portion of future premiums which the company expects to return as benefits when averaged over all people with this policy. See the Product Brochure and/or Policy Form DIC-N (0900) NY for details concerning policy benefits, limitations and exclusions.

CJS807 2/1/25 Exp. 2/1/26