




Platinum Advantage vs. Guardian's Provider Choice


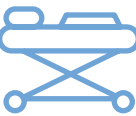

Platinum Advantage income protection insurance is built on the strength of contract The Standard is known for, leveraging flexibility and unique features to help meet the needs of a broad range of clients. Offering the right product at the right price, you can help your clients protect their income and lifestyle. The following provides key strengths of Platinum Advantage when compared to Guardian's Provider Choice.

Policy Feature	The Standard - Platinum Advantage	Guardian - Provider Choice	Platinum Advantage's Strengths
Base Contract			
 <p>Definition of Total Disability</p>	<p>An insured is totally disabled if unable to perform the substantial and material duties of regular occupation and is not engaged in any other occupation for wage or profit. If insured's regular occupation is limited to a single medical specialty recognized by the American Board of Medical Specialties (ABMS) or American Osteopathic Association Bureau of Osteopathic Specialists (AOABOS) or American Dental Association (ADA), that specialty is deemed insured's regular occupation.</p> <p>In Florida, the policy provides one year of own occupation coverage before the regular occupation definition of total disability stated above takes effect.</p>	<p>All occupation classes can choose from one of three options: own occupation, two-year own occupation with modified own occupation (regular occupation) after or two-year modified own occupation with any occupation after.</p> <p>Special own occupation definition with specialty language for physicians and dentists available.</p> <p>In Florida, an endorsement changes the definition of disability to one year of own occupation coverage with modified own occupation (regular occupation) after.</p>	<p>Platinum Advantage includes medical and dental specialty language in the regular occupation definition of total disability.</p>

For use in Florida




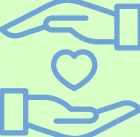



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 <p>Own Occupation Rider</p>	<p>For occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D and 3P, option to elect Own Occupation Rider, under which an insured is totally disabled if unable to perform the substantial and material duties of regular occupation, even if engaged in any other occupation for wage or profit. If insured's regular occupation is limited to a single medical specialty recognized by the American Board of Medical Specialties (ABMS) or American Osteopathic Association Bureau of Osteopathic Specialists (AOABOS) or American Dental Association (ADA), that specialty is deemed insured's regular occupation. If insured is an attorney and has limited regular occupation to the performance of the usual and customary activities of a trial attorney, then trial attorney will be deemed insured's regular occupation.</p>	<p>See definition of total disability.</p>	<p>Platinum Advantage includes medical, dental and trial attorney specialty language in the own occupation definition of total disability.</p> <p>Provider Choice's true own occupation definition of total disability provides options to include specialty language for physicians and dentists. This is not available with the 2-year own occupation with modified own occupation after or 2-year modified own occupation with any occupation after.</p>
 <p>Presumptive Disability</p>	<p>Presumptive disability must be a total and permanent loss of speech, hearing in both ears, sight in both eyes, use of both hands, use of both feet, or use of one hand and one foot. Will waive benefit waiting period and benefits are payable through the end of the benefit period. Will pay the full monthly benefit regardless of earnings.</p>	<p>Presumptive disability must be a total and complete loss of speech, hearing in both ears, sight in both eyes, use of both hands, use of both feet, or use of one hand and one foot.</p> <p>Will waive unexpired portion of elimination period and benefits are payable through the end of the benefit period. Will pay benefit for total disability even if gainfully employed.</p>	
 <p>Guaranteed Renewable</p>	<p>Guaranteed renewable to age 65, or to age 67 for maximum benefit period "to age 67." As long as premium is paid by the end of each grace period, The Standard cannot change any part of the policy, except its premium, until the termination date.</p> <p>Can be changed to noncancelable and guaranteed renewable by purchasing the Noncancelable Policy rider.</p> <p>In Florida, noncancelable provisions, if elected, are not included by rider but instead are incorporated into a noncancelable version of the base policy.</p>	<p>Noncancelable and guaranteed renewable to expiration date (to age 65 or 67). As long as premium is paid on a timely basis, policy cannot be canceled and rates cannot be changed for any reason during the life of the policy.</p>	






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 <p>Conditionally Renewable</p>	<p>Conditionally renewable after the policy's termination date (age 65 or 67) if not disabled and actively at work at least 30 hours per week. Premiums will be based on age and risk class as of the termination date. Benefit paid for 24 months if disabled on or before anniversary following 75th birthday and 12 months otherwise. Benefits paid for one disability.</p>	<p>Conditionally renewable on each policy anniversary, after age 65/67, if not disabled and gainfully employed at least ten months each year. Premium based on attained age, risk class, and occupation class at each policy anniversary. Benefit paid for two years if under age 75 and one year otherwise.</p>	
 <p>Maximum Benefit Period</p>	<p>Benefit periods available include:</p> <ul style="list-style-type: none"> • 2 years • 5 years • 10 years • To age 65 • To age 67 	<p>Benefit periods available include:</p> <ul style="list-style-type: none"> • 2 years • 5 years • 10 years • To age 65 • To age 67 • To age 70 	
 <p>Benefit Waiting Period (Days)</p>	<p>Benefit waiting periods available include:</p> <ul style="list-style-type: none"> • 60days • 90 days • 180 days • 365 days 	<p>Elimination periods available include:</p> <ul style="list-style-type: none"> • 30 days • 60 days • 90 days • 180 days • 365 days • 720 days 	
 <p>Family Care Benefit</p>	<p>Family care benefit will be paid if insured is working at least 20% fewer hours in order to care for a family member with a serious health condition and insured's monthly earnings are reduced at least 20% due to the loss in hours. The insured cannot be disabled and no other benefits can be payable under the policy.</p> <p>During the life of the policy, the benefit can be claimed up to two times, and the maximum amount payable is six times the basic monthly benefit.</p>	<p>Not available.</p>	
 <p>Survivor Benefit</p>	<p>A benefit equal to three times the basic monthly benefit will be paid to a survivor if insured dies while disability benefits are payable.</p> <p>In Florida, the survivor benefit cannot exceed \$1,000.</p>	<p>Not available.</p>	





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 <p data-bbox="354 407 526 459">Transplant Surgery Benefit</p>	<p data-bbox="594 407 1225 516">Will pay a disability benefit if insured becomes disabled as a result of surgery to transplant part of insured's body to someone else. Surgery must occur after policy effective date.</p>	<p data-bbox="1266 407 1661 431">Transplant and Cosmetic Surgery</p> <p data-bbox="1266 448 1870 532">Considered totally disabled if disabled due to transplant of insured's body part to another person or elective cosmetic surgery complications.</p> <p data-bbox="1266 548 1817 602">The procedures for both must occur more than six months after the effective date.</p>	<p data-bbox="1938 407 2542 492">Platinum Advantage requires surgery to take place after effective date and Provider Choice requires it take place more than six months after the effective date.</p>
 <p data-bbox="354 646 459 699">Waiver of Premium</p>	<p data-bbox="594 646 1198 841">Will waive premium while disability or recovery benefits are payable. If the benefit waiting period is greater than 90 days, premium due and payable after the 90th day will be waived for a continuous disability. Will refund any premium due and paid after the date disability began. If insured remains disabled beyond maximum benefit period, will continue to waive premium.</p>	<p data-bbox="1266 646 1870 816">Will waive premium after the elimination period is met and will continue waiving premium for six months after disability ends. Will refund premium paid that applies to the period of disability beginning when first disabled. If remained disabled beyond maximum benefit period will continue to waive premium.</p>	
 <p data-bbox="354 889 513 971">Suspension During Military Service</p>	<p data-bbox="594 889 1198 943">Insured who is on full-time active duty in the military can suspend policy for up to five years.</p> <p data-bbox="594 959 1198 1013">The policy will cover sickness or injury that occurs after policy is placed back in force.</p>	<p data-bbox="1266 889 1870 943">Insured who is on active duty in the military can suspend policy until the expiration date of the policy.</p> <p data-bbox="1266 959 1870 1044">After policy is back in force it will cover injuries that occur after the policy is back in force and sicknesses that manifest more than 10 days after policy back in force.</p>	




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 <p>Exclusions & Limitations</p>	<p>Disability caused or contributed to by</p> <ul style="list-style-type: none"> • War, declared or undeclared, including military training, action or conflict while on active duty in the military • Committing or attempting to commit a felony or being engaged in an illegal occupation • Actively participating in a violent disorder or riot • Intentionally self-inflicted injury <p>Disability benefits not payable for the first 90 days of disability due to pregnancy or childbirth, unless due to complications of pregnancy.</p> <p>Disability benefits will not be paid while confined to a penal or correctional institution.</p> <p>Will exclude disability caused or contributed by any condition or activity specifically named or described in an exclusion endorsement attached to the policy.</p> <p>Loss or restriction of a professional license alone does not constitute a disability.</p> <p>Disability benefits will not be paid for more than a total of 12 months for each period of disability while insured resides outside of the United States or Canada. After 12 months of benefits, premium will then become due on the next premium due date. If insured returns to reside in the United States or Canada after benefits ceased, he or she may become eligible to resume benefits if all terms and conditions of the policy are satisfied.</p>	<p>Disability caused or contributed to by</p> <ul style="list-style-type: none"> • War, declared or undeclared, or military involvement • Commission or attempt to commit a criminal offense • Being engaged in an illegal occupation or professional misconduct • Suspension, revocation, restriction, etc. of professional license • Intentionally self-inflicted injury • A normal pregnancy or childbirth until 90 days have elapsed <p>Any period of time insured is incarcerated or under court-ordered home confinement.</p> <p>Benefits for disability will be limited to a total of 12 months during lifetime unless living full time in the United States or Canada for at least six consecutive months each calendar year.</p>	
 <p>Injury & Sickness Covered after Reinstatement</p>	<p>A reinstated policy will cover only disabilities due to injury sustained after the reinstatement date and sickness that began more than 10 days after the reinstatement date.</p>	<p>A reinstated policy will cover only injuries that occur after reinstatement date and sicknesses that first manifest more than 10 days after the reinstatement date.</p>	





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Contract Riders			
 <p data-bbox="357 451 518 535">Enhanced Residual Disability Rider</p>	<p data-bbox="596 451 1198 738">During the benefit waiting period the insured will be considered residually disabled if working in his or her regular occupation or any other occupation, and has at least a 20% loss of duties, time or income. After the benefit waiting period, a benefit will be paid as long as insured is working in his or her regular occupation or any other occupation, and has at least a 20% loss of income. Benefit varies based on income loss but during first 12 months the benefit will be no less than 50% of monthly benefit.</p> <p data-bbox="596 755 1217 982">Recovery benefit paid if, after a period of disability, the insured is working in regular or any occupation at least as many hours as prior to disability and continues to have a loss of earnings of at least 20%, and loss of earnings is solely the result of the previous sickness or injury. The amount of the recovery benefit will be proportionate to loss of earnings. Premium waiver applies while recovery benefits are paid.</p> <p data-bbox="596 998 1188 1055">Available to occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D and 3P, through issue age 60.</p>	<p data-bbox="1268 451 1585 479">Enhanced Partial Disability</p> <p data-bbox="1268 495 1881 690">The elimination period will be met and the insured will continue to be considered residually disabled if working and there is at least a 15% loss of income. Benefit varies based on income loss but during the first 12 months, the benefit will be loss of income less any other individual disability benefit received (not to exceed the monthly benefit) but no less than 50% of monthly benefit.</p> <p data-bbox="1268 706 1889 909">Recovery benefit is continuation of partial disability as long as recover from injury/sickness and still have at least a 15% loss of income due to the injury/sickness that caused partial disability. Benefit equals partial disability benefit, which varies if in first 12 months or later. Waiver of premium applies while partial disability benefits are paid (including recovery benefits).</p>	<p data-bbox="1940 451 2534 560">Platinum Advantage requires a loss of income, duties or time during the benefit waiting period and Provider Choice requires a loss of income during the elimination period.</p>





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 <p>Basic Residual Disability Rider</p>	<p>The insured will be considered residually disabled during and after the waiting period if working in his or her regular occupation or any other occupation, and has at least a 20% loss of income, and either a loss of duties or time in his or her regular occupation. Disability benefits will vary based on income loss but during the first six months, benefits will be no less than 50% of monthly benefit.</p> <p>Recovery benefit paid if, after a period of recovery, the insured is working in regular occupation at least as many hours as prior to disability and continue to have a loss of earnings of at least 20%, and loss of earnings is solely the result of the previous injury or sickness. The amount of the recovery benefit will be proportionate to loss of earnings. Premium waiver applies while recovery benefits are paid.</p> <p>Available to occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D, 3P, 2A and 2P, through issue age 60.</p>	<p>Basic Partial Disability</p> <p>The elimination period will be met and the insured will continue to be considered residually disabled if working and there is at least a 20% loss of income and a loss of time or duties. Benefit varies based on income loss but during the first six months, the benefit will be no less than 50% of monthly benefit.</p> <p>Recovery benefit paid, following a period of partial disability, if disability ends within 12 months after satisfying the elimination period and insured is gainfully employed. Benefit is lump sum payment equal to two times the monthly benefit. If recurrent disability occurs, benefits paid will be reduced by the recovery benefit paid. Only one recovery benefit will be paid per same claim.</p>	<p>Platinum Advantage will pay a recovery benefit if insured recovers before the end of the maximum benefit period. Provider Choice only pays the recovery benefit if insured recovers within 12 months of satisfying the elimination period.</p>
 <p>Short-Term Residual Disability Rider</p>	<p>The insured will be considered residually disabled and may receive up to six months of residual disability benefits if working in his or her regular occupation and has at least a 20% loss of income and the insured is unable to perform one or more substantial and material duties or is performing all duties but not more than 50% of the time. The amount of residual disability benefit will be 50% of the policy's basic monthly benefit for a loss of income between 20 and 80%. If the loss of income is greater than 80%, the benefit will equal the full basic monthly benefit.</p> <p>No recovery benefit included.</p> <p>Available to occupation classes 2A, 2P, A and B, through issue age 60.</p>	<p>Short-Term Residual Disability</p> <p>Must be totally disabled during the elimination period. After the elimination period, a benefit will be paid as long as insured is working and there is a loss of time or duties. A 50% benefit will be paid for up to six months.</p> <p>No recovery benefit included.</p>	<p>Platinum Advantage only requires a 20% loss of income and a loss of duties or time during the benefit waiting period and Provider Choice requires total disability during the elimination period.</p>





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 <p>Automatic Increase Benefit Rider</p>	<p>The Automatic Increase Benefit Rider is included if eligible, at no additional cost, for occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D, 3P, 2A and 2P, through issue age 59. Provides an annual automatic 4% increase to the policy's basic monthly benefit, for a period of up to six years, without evidence of insurability. Increases may occur up through the increase date next following insured's 60th birthday. Increases are compounded annually and are subject to issue and participation limits. Policyowner may apply for additional increase periods. If policyowner declines two consecutive increases the rider will terminate.</p> <p>Increases will be suspended if the policy is suspended during military service. If premium is being waived on an increase date, premium will be due for the increase when premium is no longer waived.</p>	<p>Automatic Benefit Enhancement Rider</p> <p>Available at no extra charge for occupation classes 6, 6M, 5, 5M, 4, 4M, 4D, 3, 3M and 3D, up to issue age 50. Up to age 60, provides an automatic 4% increase, compounded annually, to the monthly benefit, for up to a six year period, without evidence. The monthly benefit cannot exceed the maximum benefit allowable based on underwriting guidelines. If decline two consecutive increases, the rider will terminate. Until age 60, if no benefits have been paid under the policy, can apply to renew the rider.</p> <p>Increases will not occur if insured is disabled or if the policy is suspended.</p>	<p>With Platinum Advantage, AIB increases will occur while insured is disabled, to be applied to future disabilities. Premium for the increase will be waived as long as waiver of premium applies.</p>
 <p>Benefit Increase Rider</p>	<p>The Benefit Increase Rider is included if eligible, at no additional cost, for occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D, 3P, 2A and 2P, through issue age 50, when at least 75% of the basic monthly benefit offered is accepted. The policyowner can apply for an increase to the basic monthly benefit every three years, without providing medical information. Through age 50, can apply for an accelerated increase during any three-year period if, in the past 90 days, earnings increased by at least 30% or if involuntarily lost group LTD. Rider will terminate if application for increase is not received in any three-year period, or if less than 50% of an increase offer is accepted, or if policyowner requests to reduce the basic monthly benefit. The rider will terminate on the policy anniversary next following insured's 55th birthday.</p>	<p>Benefit Purchase Option</p> <p>Available at no extra charge for occupation classes 6, 6M, 5, 5M, 4, 4M, 4D, 3, 3M and 3D, up to issue age 50, when purchase at least 75% of qualified monthly benefit. Can apply for an increase policy every three years, without medical evidence, up to age 55. Can apply for a special benefit purchase option prior to the next three year review date if no longer covered or eligible under a group LTD plan or if had at least a 50% increase in income. Rider will terminate if application for increase is not received in any three-year period, or if less than 50% of increase offer is accepted, or if policyowner requests to reduce the monthly benefit.</p>	<p>Insured needs only an earnings increase of 30% to apply for the accelerated increase with Platinum Advantage.</p>






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 <p>Catastrophic Disability Benefit Rider</p>	<p>Pays a benefit if unable to perform two or more activities of daily living, if require substantial supervision due to severe cognitive impairment, or if presumptively disabled. Benefits begin at the same time benefits for total disability begin and are paid through the end of the maximum benefit period. We will waive the benefit waiting period if presumptively disabled. Available to all occupation classes.</p>	<p>Offer a basic and enhanced catastrophic disability benefit option. The basic rider pays a benefit if cognitively impaired or irrevocably disabled. The enhanced rider pays a benefit if cognitively impaired, irrevocably disabled, or unable to perform two or more activities of daily living. Benefits begin after the elimination period is met (waived for irrecoverably disabled) and are paid through the end of the benefit period for the base policy. The enhanced rider provides a 3% annually compounded increase on each review date, but the benefit cannot exceed two times the original benefit. Available to occupation classes 6, 6M, 5, 5M, 4, 4M, 4D, 3, 3M and 3D.</p>	
 <p>Indexed Cost of Living Benefit Rider</p>	<p>On the first of the month following any anniversary of the date disability started, a cost of living adjustment will be made to the basic monthly benefit. Provides up to a 3 or 6% annually-compounded increase to the monthly benefit. Increase is based on the CPI-U. When disability ends, policyowner has option to apply to increase the policy's basic monthly benefit, without evidence, up to the amount of the adjusted basic monthly benefit paid at the time disability ends. Rider is available to occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D, 3P, 2A and 2P, through issue age 60.</p>	<p>On the anniversary of the date insured was first disabled, a cost of living adjustment will be made to the monthly benefit, providing a 3% annually-compounded, or a 3 to 6% annually-compounded increase (based on CPI-U), with no increase cap. Or, starting on the fourth anniversary of the date insured was first disabled and each anniversary thereafter, a cost of living adjustment will be made to the monthly benefit, providing a four-year delayed 3% annually compounded increase (based on CPI-U), with no increase cap.</p> <p>When disability ends, will increase the monthly benefit by the incremental amount of COLA increases while disabled, without a premium charge for the increase — as long as the COLA increases equaled at least \$300.</p> <p>Riders are available to occupation classes 6, 6M, 5, 5M, 4, 4M, 4D, 3, 3M and 3D, up to issue age 60.</p>	





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 <p>Noncancelable Policy Rider</p>	<p>Noncancelable and guaranteed renewable to age 65 or to age 67 for maximum benefit period "to age 67." As long as premium is paid by the end of the grace period, The Standard cannot change the policy or its premiums until the termination date.</p> <p>In Florida, noncancelable policy provisions are not included by rider, but instead are incorporated into a noncancelable version of the base policy.</p>	<p>Included in base and not separable.</p>	
 <p>Own Occupation Rider</p>	<p>See Own Occupation Rider in the base contract section above.</p>	<p>See definition of total disability section above.</p>	
 <p>Student Loan Rider</p>	<p>Provides a monthly benefit to reimburse insured's monthly student loan expense if insured becomes totally disabled. Available to occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3P and 3D for a 10- or 15-year term. Benefit subject to a monthly maximum amount from \$100 to \$2,500 for occupation classes 5P, 4P, 4S, 3P and 3D, or from \$100 to \$1,500 for occupation classes 5A, 4A and 3A.</p>	<p>Provides a reimbursement for student loan payments when insured becomes totally disabled. Available with occupation classes 6, 6M, 5, 5M, 4, 4M, 4D, 3, 3M and 3D. Can elect a 10- or 15-year term. Minimum benefit of \$250 and maximum benefit of \$1,000, if working toward or holding an undergraduate degree, or \$2,000 if working toward or holding an advanced degree.</p> <p>The Student Loan Rider is not available in Florida.</p>	<p>Platinum Advantage's Student Loan Rider is available in Florida.</p>






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 <p data-bbox="354 407 553 516">Mental Disorder and/or Substance Abuse Limitation</p>	<p data-bbox="596 407 1220 574">Benefits for disabilities caused or contributed to by, or by medical or surgical treatment for, a mental disorder or substance abuse will be limited to a total of 24 months during lifetime. The limitation does not apply to any period during which insured is confined to a hospital solely because of a mental disorder.</p> <p data-bbox="596 594 1220 672">The limitation is added to policies for occupation classes 3D, 3P, 2A, 2P, A and B. All other occupation classes can choose to add the limitation.</p>	<p data-bbox="1268 407 1892 634">Benefits for disabilities caused by, contributed to by, or which result from a mental or substance-related disorder will be limited to a total of six or 24 months during the insured's lifetime. After the limitation is met, disability benefits will not be paid unless the insured is continuously confined to a hospital because of a mental or substance-related disorder, or is under the regular care of a physician.</p> <p data-bbox="1268 654 1892 821">Limitation optional in some cases and automatically included on all policies issued in CA, and to applicants in all other states (except VT) in the following occupations: anesthesiologists/anesthetists, nurse anesthetists, emergency room physicians and pain management physicians.</p>	
<p data-bbox="276 862 405 889">Discounts</p>			
 <p data-bbox="354 924 537 976">Business Owner Discount</p>	<p data-bbox="596 924 1193 1179">10% discount on gender distinct rates when the business owner owns at least 20% of the business, has been financially successful (as determined by us) for at least the past two years and employs at least one full-time equivalent W-2 employee. Discount is available to occupation classes 5A, 4A, 3A and 2A, except for financial advisors, financial planners or insurance producers, or those listed in the product guide under financial services, entertainment industry or real estate.</p>	<p data-bbox="1268 924 1413 946">Not available.</p>	



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 <p>Employer-Based Multi-Life Discount</p>	<p>10% discount provided when The Standard receives applications for three or more lives employed by the same employer, within a six-month period. If third application is submitted after two others in force, all three will receive the discount on the next premium due date.</p>	<p>Professional Group Discount Program</p> <p>10% discount when three or more lives employed by the same employer and location have been issued a policy within a six-month period. If third policy issued after two others, they will be handled as an in-force change for processing purposes.</p>	<p>Provider Choice requires all policies be issued and Platinum Advantage requires applications.</p>
 <p>Multi-Product Discount</p>	<p>5% discount for individuals who purchase Business Overhead Protector and/or Business Equity Protector at the same time as Platinum Advantage.</p>	<p>Not available.</p>	
 <p>Residency Multi-Life Discount</p>	<p>Allows most ACGME or AOA hospitals and medical centers to establish a 15% discount for residents, interns and fellows. The discount is also available to dental post-doctorates in dental education programs accredited by the Commission of Dental Accreditation.</p>	<p>Student and Resident Program</p> <p>Provides a 10% discount to students and residents affiliated with a university, college, school or hospital. Discount can be established by submitting a letter from the institution leader specifying name of agent who will announce the program and provide access to participants; or by submitting three or more lives in six months.</p> <p>If issue third policy within six months, will handle the prior in-force policies as an in-force change for processing purposes.</p> <p>Once the discount is established, require 10% of eligible lives in the first year and 25% of eligible lives in the following years to keep it.</p>	<p>Provider Choice requires three issued policies whereas Platinum Advantage does not.</p>

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