



# Physician Claims Paid by The Standard<sup>‡</sup>

The Standard's income protection insurance was designed with physicians in mind. Features like Specialty Own Occ and the Student Loan Rider provide a first-class IDI policy to make sure you're covered when it matters most.

Occupation	Age at Insurance Issue	Age at Claim	Monthly Benefit	Diagnosis
Dentist	26	40	\$6,500	Pregnancy Complications
Emergency Room Physician	29	38	\$12,500	Broken Clavicle
Obstetrician/Gynecologist	30	40	\$5,000	Concussion
Gastroenterologist	32	37	\$13,482	Amyotrophic Lateral Sclerosis (ALS)
Orthopedic Surgeon	33	35	\$4,000	Blood Disease
Psychiatrist	33	36	\$5,640	Eye Disorder
Orthodontist	36	39	\$10,500	Rheumatoid Arthritis
Neurologist	38	44	\$15,000	Breast Cancer
Anesthesiologist	38	50	\$7,500	Epilepsy
Surgeon	39	47	\$10,799	Cardiomyopathy
Nephrologist	40	41	\$10,816	Heart Attack
Family Medicine Doctor	40	44	\$10,259	Stroke*
Cardiologist	40	47	\$3,603	Back Disorder
General Practitioner	40	50	\$10,280	Back Disorder
Dermatologist	41	43	\$3,535	Aortic Aneurysm
Pharmacist	41	48	\$5,500	Breast Cancer
Cardiologist	41	41	\$5,000	Respiratory Disease*
Pedodontist	42	51	\$12,663	Broken Leg
Emergency Room Physician	43	47	\$5,000	Hodgkin's Disease
Orthopedic Surgeon	45	47	\$13,200	Brain Injury*
Oncologist	49	59	\$1,922	Cervical Spine Disorder*
Hospitalist	49	51	\$1,187	Leukemia Myeloid
Surgeon	50	61	\$3,825	Parkinson's Disease
Radiologist	52	53	\$13,750	Stroke
Family Medicine Doctor	52	63	\$3,092	Hodgkin's Disease
Rheumatologist	55	55	\$5,000	Sprained Hip
Vascular Surgeon	59	60	\$5,000	Major Depression

\* A partial disability benefit was paid for some or all of the payment period.

## Total benefits paid to IDI policyowners by The Standard:

2023: \$159,455,641  
 2022: \$148,694,300  
 2021: \$142,568,663

## Did you know?

Physicians buy more than a third of all IDI policies sold by The Standard.

<sup>‡</sup> The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of White Plains, N.Y. Product features and availability vary by state and company, and are solely the responsibility of each subsidiary. Each company is solely responsible for its own financial condition. Standard Insurance Company is licensed to solicit insurance business in all states except New York. The Standard Life Insurance Company of New York is licensed to solicit insurance business in only the state of New York.

These are examples of paid claims by The Standard. This list is not a representation about the distribution or administration of all claims submitted to or paid by The Standard. Each claim submitted to The Standard is evaluated on its own merits and according to the terms of the applicable disability insurance policy. The descriptions of the conditions listed above are only general descriptions, and having one or more of the listed conditions does not establish disability. The applicable disability insurance policies have exclusions and limitations, and terms under which the policies may be continued in force or discontinued. For costs and complete details of coverage, please contact your insurance representative or The Standard at 800.247.6888.

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[standard.com/di](http://standard.com/di)

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## Specialty Own Occ Designed for Physicians

With the Own Occupation Rider, if you are totally disabled but choose to work in another job — even just a different specialty — you may still qualify for the full monthly benefit.

The Standard will provide the policy's full basic monthly benefit if you meet the policy's definition of being totally disabled which includes being unable to perform the substantial and material duties of your regular occupation. Regular occupation is defined as the occupation in which you're regularly engaged at the time your disability begins. This includes your specialty if you've limited your occupation to a specialty recognized by the American Board of Medical Specialties or American Osteopathic Association Bureau of Osteopathic Specialists. If you have earnings from another occupation or specialty while totally disabled and unable to perform your regular occupation, the duties performed in that other occupation or specialty must be different from those you are unable to perform in your regular occupation.

### Physician Claims Paid Under the Own Occupation Rider

Occupation	Diagnosis	Alternative Occupation	Benefits
Hospitalist	Multiple orthopedic issues	File Reviewer	Full Total Disability Benefits
Ophthalmologist	Stroke	Pathologist	Full Total Disability Benefits
Anesthesiologist	Nerve injuries to foot	Pain Management	Full Total Disability Benefits

## Trust The Standard

The Standard has maintained an "A" rating or higher from A.M. Best since 1928. We are proud of our longstanding track record of financial strength. You can be confident that we're financially strong, our disability products are high in quality, and we can pay what we promise — now and in the future.