

# Individual Disability Insurance

Protect your lifestyle



Standard Insurance Company





**What have you done to protect your lifestyle in the event a disabling accident or illness prevents you from earning your living?**



## Take a moment to calculate your future income.

How much do you want to protect?

$$65 - \text{[Your age now]} = \text{[The number of your future working years]} \times \text{[Your monthly salary]} \times 12 = \$ \text{[Your total estimated earnings until age 65]}$$

◀ This figure will likely be substantially larger if you receive annual increases and/or bonuses.

## Disability risk

As a physician, you've seen firsthand how often disabilities occur. Three in 10 Americans entering the workforce today will become disabled before retiring.<sup>1</sup> You take care of others – but who will take care of you if a disability strikes? Who will help you pay your bills if you are unable to generate an income?

### Protect your income

Individual disability income insurance from The Standard is designed to help provide financial security in the event a long-term illness or accident prevents you from earning your usual income.

With individual disability income insurance, your future earnings can be protected should a disability occur. While you recuperate, a steady stream of monthly income can help offset the financial strain of being unable to work while expenses mount.

## Optional Riders<sup>2</sup>

The Standard gives you a choice of several riders, including:

**An Own Occupation Rider** in your specialty. This pays benefits for a covered loss if you are unable to perform the material and substantial duties of your regular occupation and are under the regular care of a physician appropriate to your injury or illness.

The **Residual Disability Rider** pays a benefit even if you are not totally disabled:

- If you suffer at least a 20 percent loss of income and you are able to perform some, but not all, of your regular occupation's substantial and material duties, or
- you are able to perform all of your regular occupation's substantial and material duties, but not for as long a time or as effectively as before.

The **Noncancelable Rider** ensures that The Standard cannot cancel your coverage, change policy provisions, or raise the premium until the normal termination date.

The **Future Purchase Option Rider** allows you to purchase future benefit increases on your policy anniversary, subject only to financial underwriting requirements.

Discounted rates are available to multi-life groups (generally defined as three or more employees of the same company) and members of approved associations.

**Medical problems contribute to nearly two-thirds (62.1 percent) of all bankruptcies in the United States. Among those whose illnesses led to bankruptcy, nearly 78 percent had medical insurance.<sup>3</sup>**

<sup>1</sup> Social Security Administration, *Fact Sheet 2007*.

<sup>2</sup> Not all riders are available in all states. The addition of policy riders may increase premiums.

<sup>3</sup> "Medical Bankruptcy in the United States, 2007: Results of a National Study," *American Journal of Medicine*, August 2009.



**Your patients count on you.  
You can count on The Standard.**

Standard Insurance Company ranks among the top 10 insurance carriers in the nation. 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.

These policies have exclusions, limitations and terms under which the policies may be continued in force or discontinued. The addition of policy riders may increase cost. For costs and complete details of the coverage, contact your insurance representative or The Standard at 800.247.6888.

Standard Insurance Company  
1100 SW Sixth Avenue  
Portland OR 97204  
800.247.6888

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

B130, B152

Physicians Brochure  
13063 (11/09)