The Advantages Of Guarantee Issue Income Insurance For Physicians

A Perfect Addition To Long Term Disability Insurance

To attract and retain physicians to your organization, the quality and breadth of the benefits you offer is one of the keys to your continued success. You can now provide premier Individual Disability Income insurance on a Guarantee Issue basis when you also purchase group Long Term Disability insurance from The Standard. This opportunity is available to groups of 25 or more physicians where the premiums are employer-paid and all eligible employees participate.

Look At These Advantages

- Insurance provided regardless of gender, age and health status, so physicians may obtain coverage they cannot find on their own.
- Substantially discounted policies at rates not otherwise available, and an additional 5 percent discount applies when you purchase both Guarantee Issue and group Long Term Disability insurance from The Standard.
- Maximum Income Protection. The higher the income, the greater the Guarantee Issue disability benefit that may be available. Salary,
bonuses, and other incentive income may be covered. This is especially valuable for key employees.

- One claims representative will administer any disability claim, whether it’s under the Guarantee Issue or Long Term Disability policy.

Premier Coverage Details

The plan available to the physicians in your organization is Protector Platinum Guarantee Issue. You can choose to provide the robust coverage included in the Protector Platinum Guarantee Issue base policy or you can create custom coverage to better fit the needs of your physicians.

These Are The Benefits Built Into The Protector Platinum Guarantee Issue Base Contract:

- Physician-Specific Specialty Coverage
- Partial Disability Benefit. 100 percent of benefits are payable for the first six months, regardless of income loss
- Lifetime Benefits are payable for Presumptive Disabilities
- Recovery Benefit
- Rehabilitation Benefit
- Survivor Benefit
- Renewable for life
- Premium Waiver Benefit

These Are The Flexible Plan Design Options:

- Regular Occupation or True Own Occupation definitions of disability
- Guaranteed Renewable or Noncancelable options
- Unlimited coverage or two-year limitation for Mental Disorders and/or Substance Abuse
- Indexed Cost of Living Rider
- Catastrophic Disability Rider

Count On The Standard

The Standard ranks among the leading individual disability insurance providers in the nation for both individual and group disability insurance. You can be confident that we’re financially strong and we can pay what we promise – now and in the future.

Ask your insurance advisor to find out how your organization can take advantage of The Standard's excellent Guarantee Issue individual disability insurance. You and the physicians in your organization will be glad you did.

Note: For policies issued in New York: This policy provides disability income insurance only. It does not provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. The expected benefit ratio is at least 60% for guarantee issue coverage. This ratio is the portion of future premiums which The Standard expects to return as benefits, when averaged over all people with the applicable policy.

This policy has exclusions and limitations and terms under which the policy may be continued or discontinued. For costs and complete details of coverage, please contact your insurance representative or The Standard.