Group Long Term Disability Insurance

Income Protection For Dentists
Our Own Specialty Definition Of Disability

Most dentists make a considerable expenditure of both time and finances in order to train for specialized fields of practice. If their ability to practice in their specialty becomes limited by disability, they may have different income protection needs than employees disabled from other occupations.

That’s why The Standard\(^2\) offers an Own Specialty definition of disability that dentists can add to their group Long Term Disability (LTD) policy. This optional enhancement allows employers to meet the unique disability insurance needs of these skilled professionals.

**Considerations For Defining Own Specialty**
The Standard may consider an ADA-recognized dental specialty to be a dentist’s occupation if the dentist meets the following requirements:

- The dentist is board-certified to practice that specialty
- The specialty is recognized by the American Dental Association
- The dentist earned at least 60 percent of his or her gross professional service fee income in that specialty during the 24 months immediately before becoming disabled

**Maximum Benefit Period**
The Standard’s Own Specialty definition of disability applies to the first two years or five years of the maximum benefit period, or to the end of the maximum benefit period.

By adding the Own Specialty language to their LTD policy’s definition of disability, employers can help better protect the lifestyles and incomes of professional employees.

\(^2\) The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Ore. 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.

NOTE: For policies issued in New York: The proposed policy would provide group disability income 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 is at least 55% for individual coverage and at least 60% for franchise 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.

To learn more about how our Own Specialty definition of disability can help employers provide income protection for dentists, contact your insurance advisor or call the Employee Benefits Sales and Service Office for your area at 800.633.8575.