



# Protect More of Your Income

## With The Standard's GME Offer

How will you pay your expenses if you become injured or sick and can't work? The Platinum Advantage policy as the Graduate Medical Education offer from The Standard<sup>‡</sup> provides comprehensive income protection that will grow with you throughout your career. This offer is guaranteed standard issue.\* That means:

- No physical exams, labs, medical records or lengthy applications are required. Answer just a few short application questions for coverage.<sup>1</sup>
- You'll receive a 15% discount on rates.
- The eApply Discount is available and provides an additional 5% discount when new applicants use The Standard's eApp.<sup>2</sup>

**Are you in your last year of training and have you already secured employment?**

You may be eligible for the One-Step Option to secure up to \$20,000 in monthly benefits, based on your signed employment contract.

**This Exclusive GME Offer for New Applications Includes:**

Monthly Benefits	<p>Any year of residency: <b>\$2,500 or \$5,000</b></p> <p><b>OR</b> Last year of residency or during fellowship: <b>\$2,500, \$5,000 or \$8,000</b></p> <p><b>OR</b> qualify for up to \$20,000 with a signed employment contract</p>
Benefit Increase Rider	You can increase protection at program completion, during your fellowship and every three years as your income rises. Just provide proof of income. All increases — up to \$20,000 in total coverage — will include your original 15% discount.
Specialty-Specific Own Occupation Coverage	Monthly benefits are payable if you can't perform the substantial and material duties of your own occupation (medical specialty), <sup>3</sup> regardless of any work performed in any other occupation.
Guaranteed Level Premiums to Age 67	The Standard can't cancel the policy, change any provision or increase premiums, <sup>4</sup> as long as the premiums are paid on time.
Indexed Cost of Living Benefit Rider <sup>5</sup>	After one year on claim, your benefits can increase each year by 3% or the change in the consumer price index, whichever is less.

\*Pre-existing condition limitation applies.

<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, New York.

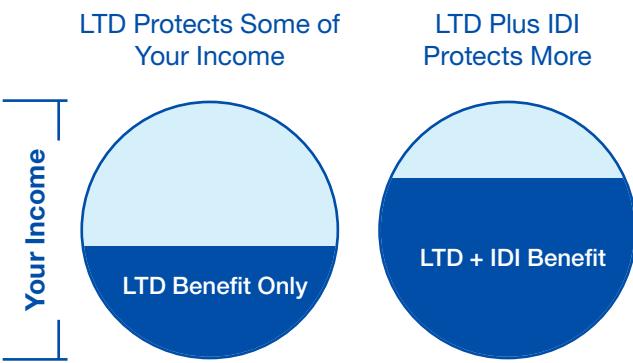
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## Add Riders for More Coverage

**Student Loan Rider<sup>6</sup>** – If you become totally disabled, you may be eligible for reimbursement of your student loan payments up to \$2,500 monthly. You can choose the student loan benefit amount and a 10- or 15-year term for the rider to be active.

## Extra Protection When You Really Need It

If you currently have group long term disability insurance, you have a great start to building a safety net. The GME coverage from The Standard combined with LTD can grow your safety net and protect more of your income. And, unlike most group LTD benefits, individual disability insurance benefits are often tax-free when premiums are paid by the policyowner.



**Catastrophic Disability Benefit Rider<sup>7</sup>** – If you're catastrophically disabled, we'll pay you an additional monthly benefit to help offset extra costs. You can choose a \$5,000 or \$10,000 Catastrophic Disability Benefit.

**Family Care Benefit<sup>8</sup>** – Only The Standard offers a unique Family Care Benefit that helps you take time off to care for your loved ones — without sacrificing financial stability. If you are working fewer hours and earning less income to care for a family member, this benefit provides a monthly payout — up to a combined maximum of six times the basic monthly benefit.

## Count on The Standard

The Standard ranks among the leading individual disability insurance carriers in the nation. You can be confident that we're financially strong, our disability products are high quality and we can pay what we promise — now and in the future. In the event you become disabled and need to make a disability claim, you'll discover our exceptional service. Our goal is to give you the kind of expert, friendly service we wish for ourselves and our families.

**Standard Insurance Company | The Standard Life Insurance Company of New York | [standard.com](http://standard.com)**

1 Age, medical specialty and gender are considered in determining the premium for each policy.

2 Not available in SC.

3 Medical professional and/or medical specialty coverage applies only for individuals with an M.D. or D.O. degree.

4 Premiums may increase only if the insured accepts benefit increases, such as increases under the Benefit Increase Rider.

5 This rider may not be available at your institution.

6 The Student Loan Rider is not available in New York.

7 In California, a Catastrophic Disability Benefit will be paid only if the insured individual is presumptively disabled.

8 The Family Care Benefit is not available in California or New York.

The policy has exclusions, limitations, reduction of benefits and terms under which the policy may be continued or discontinued. The amount of benefits provided depends on the policy selected. Premium will vary according to the selection made. For complete costs and coverage details, please contact your insurance representative or The Standard at 800.247.6888 (800.378.6057 in New York). Note for NY: This policy would provide 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 individual, franchise or guaranteed standard 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.

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