

# Platinum Advantage for GME Increase Opportunities



Platinum Advantage policyowners can increase income protection coverage in several ways.

WHEN	QUALIFYING EVENT	INCREASE OPPORTUNITY
In Last Year of Residency	Buy Policy	<b>One-Step Option</b> Buy initial policy with up to a \$20,000 monthly benefit with employment contract
During Fellowship	Accept a fellowship position	<b>Fellowship Increase Option</b> Increase coverage up to a \$8,000 monthly benefit with a fellowship employment contract
Within 12 months after completing training	Graduate and Get a New Job	<b>Special Benefit Increase Rider Accelerated Option</b> Increase coverage up to a \$20,000 monthly benefit with proof of income
Any Time	Earnings Increase of 30% or Loss of Group LTD	<b>Accelerated Benefit Increase Rider Increase</b> Increase coverage up to a \$20,000 monthly benefit to meet new income protection needs after an income increase or loss of LTD
3rd Policy Anniversary	Regular BIR option to increase coverage	<b>Benefit Increase Rider</b> Increase income protection coverage up to \$20,000 to match current income level

*Continued on next page*

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## Start Big With the One-Step Option

One-Step Option	
Description	<b>Allows applicant to secure up to \$20,000 in benefits from the start.</b> Residents and fellows who purchase a policy in their final year of residency or fellowship and submit an employment contract signed by both applicant and employer with the application can buy a policy with up to a \$20,000 monthly benefit, subject to existing disability coverage and I&P limits. They must be within six months of starting employment.
Key Advantages	<ul style="list-style-type: none"> <li>• Policyowners can enjoy comprehensive coverage from the beginning and still use the Accelerated BIR Increase if they experience an income increase of more than 30% before the three-year anniversary regular BIR option date.</li> <li>• Flexible effective dating for all GME applications means a policyowner can start the policy and pay premiums approximately four months (122 days) after signing the application.</li> </ul>
How to Apply	Submit the GME application with a fully executed employment contract.
Deadlines	Application must be signed and received in the home office by Aug. 31 of the GME program year.
Effect on Future Increases	All increase options — Accelerated BIR Increase and Benefit Increase Rider — are still available.

## Increase Coverage During Fellowship Training

Fellowship Increase Option	
Description	<b>Allows policyholders to secure up to \$8,000 in benefits during fellowship.</b> Residents who purchased a GME policy during their residency may submit a fellowship employment contract signed by both applicant and employer. They can increase the monthly base benefit amount up to \$8,000, subject to existing disability coverage.
Key Advantages	<ul style="list-style-type: none"> <li>• Policyowners can enjoy increased coverage while in advanced training in their specialty or subspecialty.</li> <li>• Policyowners using the fellowship increase option do not have to meet the requirements of the Accelerated BIR Increase. That is, they don't have to have a 30% increase in income or an involuntary loss of group long term disability insurance. They also aren't restricted to 90 days to apply for the increase.</li> </ul>
How to Apply	Complete and submit the Application for Policy Increase and Benefit Renewal packet with a contract signed by both applicant and employer.
Deadlines	Application must be signed and received in the home office while in fellowship training.
Effect on Future Increases	<ul style="list-style-type: none"> <li>• The fellowship increase option takes the place of the Accelerated BIR Increase. After using the fellowship increase option, the policyowner can next use the BIR on the third policy anniversary. The policyowner will also be eligible for an Accelerated BIR Increase in three years.</li> <li>• To keep the Benefit Increase Rider on the policy and the ability to increase coverage in the future, the policyowner must accept 50% or more of the benefit increase offer. <b>The rider will be terminated if this requirement is not met.</b></li> </ul>

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## Increase Opportunities

Special BIR Accelerated Option	
Description	<b>Allows policyowner to secure up to \$20,000 in benefits during the 12 months after completing training.</b> All Platinum Advantage GME policyowners have a special opportunity to increase coverage in the 12 months after they've completed their residency or fellowship. With a contract signed by both the applicant and the employer, they can raise the monthly base benefit amount up to \$20,000, subject to existing disability coverage and I&P limits.
Key Advantages	<ul style="list-style-type: none"> <li>Policyowners using the special accelerated option do not have to meet the requirements of the Accelerated BIR Increase. That is, they don't have to have a 30% increase in income or an involuntary loss of group long term disability insurance. They also aren't restricted to 90 days to apply for the increase.</li> </ul>
How to Apply	Complete and submit the Application for Policy Increase and Benefit Renewal packet with a contract signed by both applicant and employer.
Deadlines	Application must be signed and received in the home office within 12 months of completing training.
Effect on Future Increases	<ul style="list-style-type: none"> <li>The special accelerated option takes the place of the Accelerated BIR Increase. After using the special accelerated option, the policyowner can next use the BIR on the third policy anniversary. The policyowner will also be eligible for an Accelerated BIR Increase in three years.</li> <li>To keep the Benefit Increase Rider on the policy — and the ability to increase coverage in the future — the policyowner must accept 50% or more of the benefit increase offer. <b>The rider will be terminated if this requirement is not met.</b></li> </ul>
Accelerated BIR Increase	
Description	<b>Allows policyowner to increase benefits outside of the regular BIR increase option application period.</b> Applicants who are age 50 or younger, meet the eligibility criteria for the BIR (stated below) and have experienced an involuntary loss of group long term disability insurance or a 30% increase in total compensation can apply for an accelerated (off anniversary) BIR Increase. They can raise the monthly base benefit amount up to \$20,000 to reflect income increases, subject to existing disability coverage and I&P limits.
Key Advantages	Policyowners can immediately increase income protection coverage to the appropriate level when faced with a large income increase or a decrease in disability coverage by losing their LTD.
How to Apply	Complete and submit the Application for Policy Increase and Benefit Renewal packet with supporting income documentation.
Deadlines	The application must be signed and received in the home office within 90 days after the income increase of 30% or involuntary loss of LTD.
Effect on Future Increases	<ul style="list-style-type: none"> <li>To keep the Benefit Increase Rider on the policy — and the ability to increase coverage in the future — the policyowner must accept 50% or more of the benefit increase offer. <b>The rider will be terminated if this requirement is not met.</b> If the policyowner accepts at least 50% of the offer, the BIR will remain on the policy.</li> <li>If all eligibility requirements are met, the policyowner can next use the BIR on the three-year policy anniversary — as long as the Accelerated BIR Increase was used more than 60 days before the anniversary. If an Accelerated BIR Increase is used in the 60 days before the three-year anniversary, it will be treated as a regular BIR. The policyowner will also be eligible for another Accelerated BIR Increase in three years.</li> </ul>

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### Benefit Increase Rider - on third policy anniversary

Description	<p><b>Allows policyowner to increase benefits every three years.</b> The BIR allows the policyowner to purchase additional coverage — up to \$20,000, subject to existing disability coverage, and I&amp;P limits — every three years on the policy anniversary, without providing medical information. This no-cost rider is added to all policies, unless the policyowner is 51 or older when they originally apply.</p> <p>The policyowner may be eligible for a coverage increase on the policy's third anniversary if the policyowner is:</p> <ul style="list-style-type: none"><li>• Not disabled</li><li>• Not receiving disability benefits under this policy or from any other source</li><li>• Not in active military service</li></ul> <p>This rider will automatically terminate on the policy anniversary following the policyowner's 55th birthday.</p>
Key Advantages	Increase income protection coverage to meet growing incomes.
How to Apply	Complete and submit the Application for Policy Increase and Benefit Renewal packet with supporting income documentation.
Deadlines	The application must be signed and received in the home office during the 60 days prior to the anniversary date. <b>If an increase application is not received by the anniversary date, the rider will be permanently terminated.*</b>
Effect on Future Increases	<ul style="list-style-type: none"><li>• To keep the rider on the policy — and the ability to increase coverage in the future — the policyowner must submit an application and income documentation during each benefit increase application period,* and, if a benefit increase is offered, must accept 50% or more of the increase. <b>The rider will be terminated if these requirements are not met.</b></li><li>• If the above requirements are met, the policyowner can next apply to increase coverage on the sixth anniversary of the policy's effective date.</li></ul>

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\* These requirements can be waived at the first three-year anniversary date for policyowners still in training in any graduate medical education program. To waive these requirements, the policyowner or agent may email The Standard to state that the policyowner is still in residency or fellowship. Please include the planned training completion date and applicable policy number.

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