

Quick Guide to Benefits and Features

How our IDI coverage helps protect your most valuable employees

Key Reasons to Consider Platinum Advantage



Helps reduce LTD coverage gaps.
Increases income replacement.



Covers incentive income. Usually not covered by LTD.



No medical underwriting.



No financial paperwork for employees. You simply provide a census.



Family Care Benefit.

Only from The Standard. This benefit helps replace lost income when an employee takes time off to care for a family member with a serious health condition.*



Discounted premium rates.



Coverage can grow as employee incomes increase.



Policies are portable and individually owned.



Easy administration.
A dedicated account team and simple straightforward processes.

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

Strong Core Benefits. Plus Options to Fit Your Employees' Needs.

Platinum Advantage is flexible. We can tailor disability income protection plans that meet the unique needs of your highly compensated employees.

Built-In Features and Benefits

Platinum Advantage includes a strong definition of total disability.

For the first 24 months, The Standard will pay a monthly benefit for total disability if, due to an injury or sickness, an employee:

- Cannot perform the substantial and material duties of his or her regular occupation.
- Isn't working in another occupation.¹

The disabled employee must also be receiving regular medical care.

After 24 months, an employee must be unable to perform the substantial and material duties of **any occupation** to continue receiving benefits.

Only The Standard includes a benefit for family caregiving. Our exclusive Family Care Benefit² can help employees take time off work when their loved ones need help most. It provides a monthly benefit if an employee works at least 20% fewer hours and has an income loss of 20% or greater due to caring for a family member with a serious health condition.

Rehabilitation to help employees return to work.

We may help pay for rehabilitation that helps a disabled employee get back to full-time work. This may include costs to modify a workplace, vehicle or home. It may also include child care, training or other job-related expenses.

Total disability benefits for permanent losses.

We understand that some disabilities should always qualify for immediate benefits for total disability. These include total and permanent loss of speech, hearing in both ears and sight in both eyes. They also include loss of use of both hands or both feet, or one hand and one foot. An employee with these losses does not have to fulfill the policy's benefit waiting period before receiving total disability benefits.

More benefits that can help family members. If the employee dies while receiving benefits, we'll pay a Survivor Benefit. In most states, that's equal to three times the basic monthly benefit.³

Benefits for transplant surgery. The policy also pays a benefit if the employee is disabled as a result of surgery to transplant a part of his or her body to someone else.

No premiums due for employees on disability.

We won't charge premiums for employees who are receiving disability benefits.

Benefits that can grow along with employee incomes.

The Standard will review your plan each year and look at current employee insurable income to help you ensure employees are appropriately covered. We may be able to offer increased benefits to help protect rising incomes.

The policy is guaranteed renewable. Your employees won't have to worry about changes to their coverage. We cannot change the policy even if employees change jobs. And we can only change the premium rates if the change applies to all similar policies in the same risk class.

Optional Riders to Enhance Coverage

Add an Own Occupation Rider. Do you have employees who work in highly specialized professions? For example, trial attorneys, medical specialists and dentists. This rider provides total disability benefits if they can't do the substantial and material duties of that specialty — even if they earn an income doing something else, like teaching.

Extend the Regular Occupation definition.

This rider is a great way to give employees expanded coverage. Instead of requiring total disability in any occupation after 24 months, it extends the regular occupation definition through the maximum benefit period.

Make sure you include coverage for a partial or “residual” disability. Residual is an industry term that means a disability is not total and the insured employee is working but with a loss of time, duties and/or income.

We offer a choice of three Residual Disability Riders.⁴ Your broker can help you choose the rider that's the best fit for your employees' job duties and income streams.

- ① **Enhanced** — Under this rider, individuals will be considered residually disabled if, during the benefit waiting period, they are working in their regular occupation or another occupation but, due to injury or sickness, have at least a 20% loss of income **OR** duties **OR** time. After the benefit waiting period, individuals will be considered residually disabled if they have at least a 20% loss of income.

- ② **Basic** — Under this rider, individuals can receive disability benefits if they are working in their regular occupation or another occupation but, due to injury or sickness, have at least a 20% loss of income **AND** either a loss of duties or time.

- ③ **Short-Term** — Under this rider, individuals can receive disability benefits for a maximum of six months if they are working in their regular occupation but, due to injury or sickness, are unable to do one or more of their substantial and material duties, or can do all of them but for not more than half the time. They must also have at least a 20% loss of income.⁵

Add a benefit for a catastrophic disability. This rider pays an extra monthly benefit if the employee is unable to perform two or more daily activities, such as bathing, dressing and feeding oneself; needs supervision due to severe cognitive impairment; or is presumptively disabled.⁶

Help disabled employees keep up with inflation. The Indexed Cost of Living Benefit Rider can increase the disability benefits an employee receives by up to 3 or 6% annually. The increase is based on changes in the Consumer Price Index.

Ensure the premium won't change. If you add the Noncancelable Policy Rider, we cannot cancel the policy, raise premium rates or make any changes to the policy as long as premiums are paid on time.⁷



We'll Partner With You to Attract and Keep Top Talent.

The Standard ranks among the leading disability insurance carriers. Talk to your broker about how our disability expertise and proactive service helps ensure your employees' incomes are appropriately protected.

- 1 In Florida, during the first 12 months of disability, you may be working in another occupation and still be considered totally disabled.
- 2 The Family Care Benefit is not available in California or New York. Family members include an employee's spouse or domestic partner, parents and children (including adopted children, stepchildren and children of the employee's domestic partner).
- 3 In Florida, the total Survivor Benefit cannot exceed \$1,000.
- 4 In California, a residual disability rider is required.
- 5 In California, only a loss of income is required to be considered residually disabled under the Short-Term Residual Disability Rider.
- 6 In California, a Catastrophic Disability Benefit will be paid only if the insured individual is presumptively disabled.
- 7 In Florida, noncancelable policy provisions are incorporated into a noncancelable version of the base policy, instead of being added with a rider.

Standard Insurance Company
The Standard Life Insurance Company of New York

standard.com

The Standard is a marketing name for StanCorp Financial Group, Inc., and subsidiaries. Insurance products are offered by Standard Insurance Company of 1100 SW Sixth Avenue, Portland, Oregon, in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of 445 Hamilton Avenue, 11th floor, White Plains, New York. 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. The 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 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 percent 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.