



Income Protection for Residents

As a physician resident, you see firsthand how often an injury or sickness can occur. An unexpected disability can have a devastating effect on a person's income. Have you considered how you would protect your income if you were unable to work for a prolonged period of time?

With Platinum Advantage from The Standard[‡], you can have peace of mind knowing that your income is secure and your lifestyle is protected.



Start Small

Any time during your residency, you can buy a base policy with as low as \$1,000 in a monthly benefit.



Special Limits for New Physicians Only

During your last year of residency, or at any time during fellowship or your first two years of practice, you can secure up to \$8,000 in monthly benefit. No medical exams or income documentation are required.



Go Big Later

Increase your coverage later when you're earning more — up to \$30,000 with no medical underwriting required.



Already secured an employment contract?

With simplified underwriting, get up to \$30,000 in monthly benefit to protect your post-training income. Simply provide financial documentation such as a signed employment contract, and answer a few short application questions for coverage. No medical labs or exams are required.

Learn More About the Freedom Platinum Advantage Offers

With Platinum Advantage from The Standard, you can count on comprehensive income protection. Talk to your insurance representative to learn more about how Platinum Advantage can help you protect what you value most.

[‡] 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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Protection for Your Specialty — Now and Later

Protect Income Earned From Your Specialty

With the Own Occupation Rider, you may be eligible for disability benefits if you are no longer able to perform your specialty but choose to work in another specialty or occupation for wage or profit.¹

Increase Coverage as Your Career Grows

Platinum Advantage provides the option to increase your coverage every three years without additional medical underwriting.

Protect Income Lost Due to Disability While Still Working

With the Basic and Enhanced Residual Disability riders, you could be eligible for partial benefits if you lose income due to disability while you're still working part time. With the Enhanced Residual Rider, you'll receive no less than 50% of your monthly benefit for the first year of residual disability.²

Make Sure Your Student Loans Are Covered

Add the Student Loan Rider to your policy, and if you become totally disabled and can't work, we'll reimburse all or a portion of your student loan payments.³

Protect Your Benefits Against Inflation

Ensure your disability coverage keeps pace with rising costs. With the Indexed Cost of Living Benefit Rider, your monthly benefit payment can begin increasing annually in the second year of your claim, based on the consumer price index, up to 3% or 6% — helping you maintain financial stability when you need it most.

Take Care of Your Family

The Family Care Benefit, only available from The Standard, can help you take time for caregiving. This benefit pays you a monthly benefit to replace lost income due to working fewer hours and earning less income to care for a family member with a serious health condition.⁴

Standard Insurance Company | The Standard Life Insurance Company of New York | standard.com

1 Medical professional and/or medical specialty coverage applies only for individuals with an MD or DO degree.

2 A residual disability rider is required in California.

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

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

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This policy has exclusions, limitations, reduction of benefits, and terms under which the policy may be continued in force or terminated. 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).