



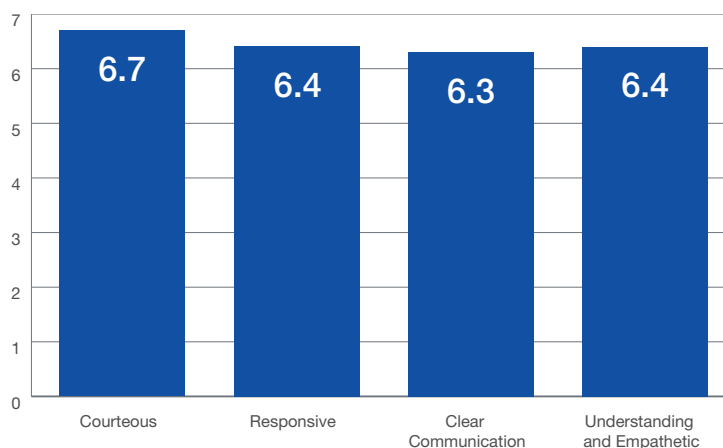
Individual Disability Insurance

Income Protection for Physicians

Physicians see the impact of an unexpected illness or injury on the lives of their patients firsthand. These unexpected events can happen to physicians too — that's why income protection is so critical. The Standard[†] offers benefits tailored to the needs of physicians, from Specialty Own Occupation coverage to the Student Loan Rider.

Customer Experience Scores (out of 7.0)

With nearly 75 years of expertise in disability insurance, our dedicated claims team provides compassionate and proactive support, helping to ensure policyowners are cared for during difficult times. See how medical experts rated their experience in the 2025 customer feedback data below.²



¹ A partial disability benefit was paid for some or all of the payment period.

² 2025 Claimant Feedback Scores

The Standard's Benefit Payments at a Glance

We pay benefits to policyowners for a variety of disabling conditions. See examples below of benefit payments to physicians.

Occupation	Age at Purchase	Age at Claim	Monthly Benefit	Diagnosis
OB-GYN	34	48	\$4,500	Breast cancer ¹
Surgeon	35	49	\$10,000	Cerebrovascular accident ¹
Hospitalist	37	42	\$9,859	Leukemia
Anesthesiologist	38	50	\$7,500	Epilepsy
Family Medicine Doctor	40	44	\$10,259	Stroke
Plastic Surgeon	42	57	\$10,000	Retinal detachment ¹
Emergency Medicine Doctor	43	47	\$5,000	Hodgkin's disease
Radiologist	47	59	\$13,384	Osteoarthritis

Specialty Own Occupation Coverage

With the Specialty Own Occupation Rider, if you're totally disabled in your regular occupation and choose to work in another job — even just a different specialty — you may still qualify for your full monthly benefit.

We'll provide the total disability benefit if you meet the policy's definition of total disability, which includes being unable to perform the substantial and material duties of your regular occupation — the occupation you're regularly engaged in at the time your disability begins. If you've limited your occupation to a specialty recognized by the American Board of Medical Specialties or American Osteopathic Association's Bureau of Osteopathic Specialists, that will be considered your regular occupation.

See below for a few examples.

Occupation	Diagnosis	Alternative Occupation	Benefits Paid
OB-GYN	Cervical spine disorder	Clinical trial reviewer	Total disability
ER Physician	Seizures	Telehealth provider	Total disability
Anesthesiologist	Internal organ damage	Assistant professor	Total disability

These are examples of paid claims by The Standard. This list is not a representation about the distribution or administration of all claims submitted to or paid by The Standard. Each claim submitted to The Standard is evaluated on its own merits and according to the terms of the applicable disability insurance policy. The descriptions of the conditions listed above are only general descriptions, and having one or more of the listed conditions does not establish disability. The applicable disability insurance policies have exclusions, limitations, reduction of benefits, and terms under which the policy may be continued in force or terminated. For complete costs and coverage details, please contact your insurance representative or The Standard at 800.247.6888.

Standard Insurance Company | 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. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.

ICC17-B180, B180, B180F, B180-N, B180F-N

SI 21417

Total Benefits Paid to IDI
Policyowners by The Standard

2025
\$170.1M

Past 5 years
\$788.1M

Past 10 years
\$1.407B

Did you know?

Physicians buy more than half of all IDI policies sold by The Standard.

Trust The Standard

We've maintained an "A" rating or higher from A.M. Best since 1928. We're proud of our long-standing track record of financial strength. You can be confident in our disability expertise, empathetic claims service and straightforward processes in the event you become disabled as a result of an unexpected illness or injury.