



# The Standard's GME Offer

## When to Buy

As a medical resident or fellow, your earning potential may be your most valuable asset. It's important to protect your income in case an injury or sickness makes you unable to work for an extended period of time.

Having coverage under The Standard's GME Offer can help ensure you'll have a source of income replacement and help protect the things in life you care about.

**No physical exams, labs, medical records or lengthy applications required.**

### Buy Now or Buy in Your Final Year of Training?

With Platinum Advantage GME, you can purchase individual disability insurance early in your training to lock in coverage. Or you can wait until the last year of training to access a larger benefit amount when you first apply.

#### Advantages to Buying Now

**You'll be protected earlier.** If you were to become disabled while still in training, your monthly income protection insurance benefits of \$2,500 or \$5,000 will help you cover expenses if you experience a break in income. No proof of income is needed to qualify.

#### Advantages to Buying in Your Final Year of Training

**You can buy a higher benefit amount at time of application.** You can buy \$2,500, \$5,000 or \$8,000 of monthly benefits in your final year of training. No proof of income needed. Or get coverage of up to \$20,000 if you have a signed employment contract within six months of your employment start date.

#### Advantages for Fellowship

**You can obtain coverage up to \$8,000 any time during your fellowship.** For new applicants, you can take up to a \$8,000 policy at any time during your fellowship. Or if you buy your policy earlier in your training, you can increase coverage to \$8,000 in monthly benefits by submitting a fellowship employment agreement.

No matter when you buy, as a policyowner under a GME Offer you'll have a special opportunity to increase your coverage in the six months before starting employment or 12 months after you complete your training to match your new income. With just a short two-page application and a signed employment contract, you can raise the monthly base benefit amount up to \$20,000, subject to financial underwriting and any existing disability insurance coverage.

Your policy's Benefit Increase Rider will also allow you to increase your coverage into the future every three years with proof of increased income.

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

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Note in New York: 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 this policy.

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).