



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 \$7,500 of monthly benefits in your final year of training. No proof of income needed. Or get coverage of up to \$15,000 if you have a signed employment contract within six months of your employment start date.

Advantages For Fellowship

You can obtain coverage up to \$7,500 any time during your fellowship. For new applicants, you can take up to a \$7,500 policy at any time during your fellowship. Or if you buy your policy earlier in your training, you can increase coverage to \$7,500 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 \$15,000, 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

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 333 Westchester Avenue, West Building, Suite 300, White Plains, New York. Product features and availability vary by state and company, and are solely the responsibility of each subsidiary. 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.