



Physician
Income Protection

Core
Benefits

Own
Occupation

Residual
Disability

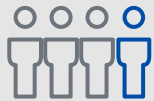
Student
Loan Rider

Resident
Opportunities

Other
Resources

Protect Physician Income With Platinum Advantage From The Standard

Physicians see firsthand how often an injury or illness can occur and they can be especially at risk of an injury or illness impeding their ability to work.



One in four 20-year-olds will become disabled before age 67.¹



Approximately 90% of disabilities are caused by illnesses, not accidents.²



Every seven seconds, someone in the United States suffers an illness, injury or accident that will keep them out of work for more than one month.³

Did you know that more than one-third of The Standard's IDI policies are sold to doctors? In fact, we designed Platinum Advantage income protection insurance with physicians in mind.

Features like the Own Occupation Rider and the Student Loan Rider provide a first-class IDI policy for your physician clients.

Platinum Advantage includes strong core benefits that can help protect a physician's income in case they're unable to work due to an injury or illness.

1 Social Security Administration Fact Sheet, 2021.

2 Council for Disability Awareness 2014 Long-Term Disability Claims Review.

3 Council for Disability Awareness — America's Disability Counter, accessed September 2017.

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

For Producers Only

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.

The policy has exclusions and limitations and terms under which the policies may be continued in force or discontinued. Some policy provisions and available riders may vary by state.



[Physician
Income Protection](#)

[Core
Benefits](#)

[Own
Occupation](#)

[Residual
Disability](#)

[Student
Loan Rider](#)

[Resident
Opportunities](#)

[Other
Resources](#)

Platinum Advantage for Physicians

Platinum Advantage includes strong core benefits that can help protect client income.

Benefit for Total Disability

Physicians can receive a monthly benefit if they become totally disabled, as long as they aren't working in another occupation.¹ Physicians can protect income earned in a specialty by purchasing the [Own Occupation Rider](#).

Family Care Benefit²

Caring for a family member with a serious health condition can come with significant stresses and duties. Our exclusive Family Care Benefit pays benefits to help medical professionals take time away from work to care for a child, parent, spouse or domestic partner with a serious health condition.

Benefit Increase Rider³

As physicians grow in their career, Platinum Advantage provides the option to increase coverage every three years without medical underwriting.

Other built-in benefits include...

- Regular Occupation Definition of Disability
- Guaranteed Renewable Feature
- Rehabilitation Benefit
- Automatic Increase Benefit Rider⁴
- Survivor Benefit
- Transplant Surgery Disability Benefit
- Waiver of Premium Benefit

And optional riders allow your physician clients to enhance their coverage with more protection, such as the [Own Occupation Rider](#) and the [Student Loan Rider](#).



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.

3 The BIR is added to policies for eligible applicants who accept at least 75% of the base contract offer.

4 The Automatic Increase Benefit Rider is added to all eligible policies.


[Physician
Income Protection](#)
[Core
Benefits](#)
[Own
Occupation](#)
[Residual
Disability](#)
[Student
Loan Rider](#)
[Resident
Opportunities](#)
[Other
Resources](#)

Own Occupation Coverage for Physicians

The Own Occupation Rider offers the strongest definition of disability for specialized physicians. Under this rider, policyowners who become disabled and can't perform the duties of their medical specialty can qualify for benefits — and earn a full income in another occupation without offsetting their benefits.

How It Works

The Platinum Advantage policy's base definition of total disability requires policyowners meet three criteria to receive benefits. They'll receive full monthly benefits if, due to injury or illness, they are:

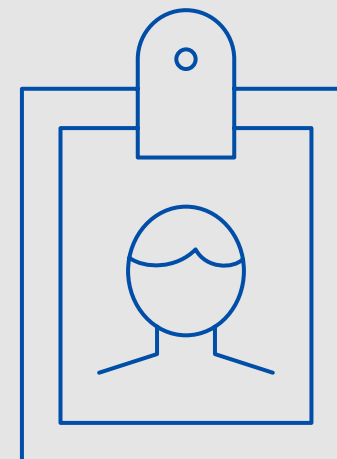
- Unable to perform the substantial and material duties of their regular occupation
- Under the regular care of a physician appropriate for their injury or illness
- Not engaged in any other job or occupation for wage or profit

If your clients become disabled, their current occupation(s) at the time of disability will be considered their regular occupation.

The Own Occupation Rider changes the policy's definition of total disability. It removes the last requirement — not engaged in any other job or occupation for wage or profit.

Consider these real-life examples of claims paid under the Own Occupation Rider:

Occupation	Diagnosis	Alternative Occupation	Benefits
Hospitalist	Multiple orthopedic issues	File Reviewer	Full Total Disability Benefits
Ophthalmologist	Stroke	Pathologist	Full Total Disability Benefits
Anesthesiologist	Nerve injuries to foot	Pain Management	Full Total Disability Benefits




[Physician
Income Protection](#)
[Core
Benefits](#)
[Own
Occupation](#)
[Residual
Disability](#)
[Student
Loan Rider](#)
[Resident
Opportunities](#)
[Other
Resources](#)

Residual Disability Riders

Residual riders for individual disability coverage provide benefits proportional to loss of income and may be payable if a policyowner is still able to perform some level of work.

Basic Residual

Available to all Occ Classes except A and B

Benefits for first six months will be at least 50% of the benefit amount (could be higher)

Insured must show a loss of income and either a loss of time or duties during the waiting period and the benefit period.

Recovery Benefit included; requires the insured to return to the same occupation.

Designed for:

Most medical residents and fellows

People who would find the premium savings meaningful compared to Enhanced Residual

Enhanced Residual

Available to all Occ Classes except 2A, 2P, A, B

Benefits for first 12 months will be at least 50% of the benefit amount (could be higher)

Insured is residually disabled during the benefit waiting period if they have a loss of time or duties or income.

Therefore, they could satisfy the waiting period with no earnings loss.

Recovery Benefit included; allows the insured to return to the same or different occupation.

Designed for:

People who may not show an earnings loss upon losing some time or duties (e.g., medical practice owners, etc.)

Reason: They could satisfy the waiting period despite showing no earnings loss.

People in specialized work

Reason: Insured is not required to return to their regular (or same) occupation to be eligible for the Recovery Benefit.

A Better Basic Residual Disability Rider:

Our Basic Residual Rider is equivalent to most other carriers' best residual riders.

Why do most clients need a Residual Disability Rider?

The majority of clients will benefit when you add the appropriate residual rider to our very strong base contract. With any Residual Disability Rider, insured customers can feel confident about returning to work part-time and still qualifying for a benefit.

[Physician
Income Protection](#)[Core
Benefits](#)[Own
Occupation](#)[Residual
Disability](#)[Student
Loan Rider](#)[Resident
Opportunities](#)[Other
Resources](#)

Protect Student Loan Payments¹

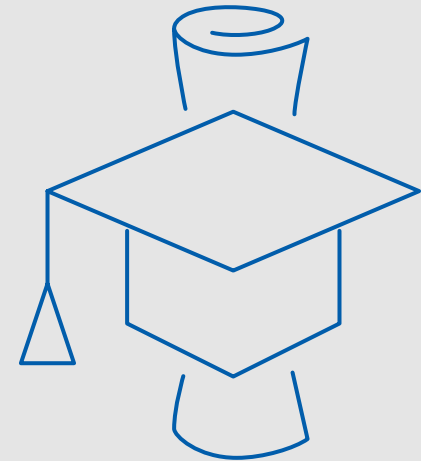
Under the Student Loan Rider, The Standard will reimburse policyowners for their monthly student loan payments if they suffer a total disability and are unable to work. Applicants can choose a monthly benefit – any amount between \$100 and \$2,500 – and either a 10- or 15-year term.

By adding this rider to a policy, your clients can help shield themselves from the possibility of defaulting on their student loan if they're unable to work due to illness or injury. You can help them choose the monthly benefit amounts and terms that match their obligations. For example, if an applicant has a total student loan debt obligation of \$100,000 and pays approximately \$1,000 a month, help them determine if a 10- or 15-year term is the right option.

How It Works

- The Student Loan Rider pays a monthly benefit in addition to the basic monthly benefit to reimburse student loan payments. It's based on the amount of coverage purchased and monthly student loan amounts.
- The benefit is in addition to issue and participation limits.
- The rider is available to occupation classes 3P/3D and higher.

Share the [Student Loan Rider flyer](#) to talk to medical residents and fellows about how Platinum Advantage can provide a safety net to help them pay student loans if they become unable to work due to illness or injury.



¹ The Student Loan Rider is not available in New York.


[Physician
Income Protection](#)
[Core
Benefits](#)
[Own
Occupation](#)
[Residual
Disability](#)
[Student
Loan Rider](#)
[Resident
Opportunities](#)
[Other
Resources](#)

Income Protection for Residents

With Platinum Advantage from The Standard, medical residents and fellows can have peace of mind knowing that their finances are secure and their lifestyle is protected now and throughout their careers.



Start Small

Any time during their residency, physician clients can buy a base policy with as low as \$1,000 in monthly benefits.



Special Limits for New Physicians Only

Is your client within six months of completing their training? Get an initial policy — or increase their existing policy — up to \$7,500 in monthly benefits with no medical exams or income documentation.



Go Big Later

Physicians can increase their coverage as they earn more — up to \$30,000 with an employment contract. Simply provide financial documentation, such as a signed employment contract. No medical labs or exams required.

See more information, including the Medical Occupation Classifications List, in [The Standard's IDI Product Guide](#).

Residency Multi-Life Discount

[The Residency Multi-Life Discount](#) provides residents, interns and fellows at most ACGME, AOA and CODA institutions a 15% discount on Platinum Advantage. This discount is also available to dental post-doctorates in dental education programs accredited by the Commission on Dental Accreditation.

Sample Premium Rates*

Base Policy: 90-day Benefit Waiting Period, To-age-65 Benefit Period. Benefit Increase Rider and Automatic Increase Benefit included at no cost

Riders: Own Occupation, Basic Residual, Noncancelable Policy, 3% Cost of Living Adjustment, 2-Year MDSA Limitation, Catastrophic Disability Benefit (CAT)

\$5,000 Monthly Benefit + \$5,000 CAT	
5P Occupation	Monthly Premium
26 - Female	\$169
28 - Female	\$171
30 - Female	\$173
32 - Female	\$180
26 - Male	\$105
28 - Male	\$106
30 - Male	\$108
32 - Male	\$114
\$7,500 Monthly Benefit + \$7,500 CAT	
4S Occupation	Monthly Premium
26 - Female	\$307
28 - Female	\$310
30 - Female	\$313
32 - Female	\$326
26 - Male	\$190
28 - Male	\$192
30 - Male	\$195
32 - Male	\$205

See more [sample rates](#) or [sample rates for CA](#).

* All rates include the 15% Residency Multi-Life Discount.



[Physician Income Protection](#)

[Core Benefits](#)

[Own Occupation](#)

[Residual Disability](#)

[Student Loan Rider](#)

[Resident Opportunities](#)

[Other Resources](#)

Flyers

Share these materials with your clients for details about Platinum Advantage coverage for physicians.

Individual Disability Insurance
Protect Your Income With Platinum Advantage From The Standard

As a medical professional, you see health care often as a cost of practice and cost. However, consider the possibility that you may not be able to work for a significant period of time.

The reason for this is not always obvious. It could be an unexpected and painful procedure or an illness that you are unable to work from. But an unexpected and painful procedure or an illness that you are unable to work from is not always obvious. It could be an unexpected and painful procedure or an illness that you are unable to work from.

With Platinum Advantage from The Standard, you can have peace of mind knowing that your practice is covered and your family's well-being is protected.

There is an insurance product that can alleviate worry by protecting your paycheck. It's called individual disability insurance.

One of our 200+ cities will become disabled before age 65!

Approximately 50% of disabilities are caused by chronic, not acute!

Every month someone is diagnosed with a chronic illness. In 2014, over 1 million people were diagnosed with a chronic illness. In 2014, over 1 million people were diagnosed with a chronic illness.

[Platinum Advantage for Medical Professionals \(Consumer PDF\)](#)

Individual Disability Insurance
Income Protection for Residents

As a physician resident, you see health care often as a cost of practice and cost. However, consider the possibility that you may not be able to work for a significant period of time.

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Special Value for Medical Residents & Fellows

Start Small: Any time during your residency, you can have a lower rate with an \$8,000 to monthly benefit.

Special Limits for New Physicians Only: While the number of covering your spouse's cost is still high, you can have a higher limit for your spouse's cost. This is a special benefit for new physicians only.

Go Big Later: Increase your coverage later when you're earning more – up to \$10,000 to monthly benefit.

[Income Protection for Residents \(Consumer PDF\)](#)

Individual Disability Insurance
Physician Claims Paid by The Standard!

The Standard's proven process ensures your eligible claimants receive the fastest response for the claim. The Standard can help you with the process of filing a claim and your response time is faster.

Occupation	Year	Age at Onset	Monthly Benefits
Physician	2013	38	\$10,000
Physician	2014	38	\$10,000
Physician	2015	38	\$10,000
Physician	2016	38	\$10,000
Physician	2017	38	\$10,000
Physician	2018	38	\$10,000
Physician	2019	38	\$10,000
Physician	2020	38	\$10,000
Physician	2021	38	\$10,000
Physician	2022	38	\$10,000
Physician	2023	38	\$10,000
Physician	2024	38	\$10,000
Physician	2025	38	\$10,000
Physician	2026	38	\$10,000
Physician	2027	38	\$10,000
Physician	2028	38	\$10,000
Physician	2029	38	\$10,000
Physician	2030	38	\$10,000

Physician Claims Paid by The Standard!

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[Physician Claims Paid \(Consumer PDF\)](#)