

# Platinum Advantage Rate Examples for California Medical Residents



## Help Medical Residents Protect Future Income

**Policy Design:** 90-day Elimination 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

### Sample Premium Rates *With and without the Catastrophic Disability Benefit Rider (CAT)\**

\$5,000 Monthly Benefit	Monthly Premium	
	5P Occupation	Monthly Premium
	w/ CAT	w/o CAT
26 - Female	\$232	\$224
28 - Female	\$234	\$226
30 - Female	\$237	\$227
32 - Female	\$247	\$237
26 - Male	\$142	\$133
28 - Male	\$144	\$134
30 - Male	\$146	\$136
32 - Male	\$154	\$143

\$7,500 Monthly Benefit	Monthly Premium	
	5P Occupation	Monthly Premium
	w/ CAT	w/o CAT
26 - Female	\$348	\$336
28 - Female	\$351	\$338
30 - Female	\$355	\$341
32 - Female	\$370	\$355
26 - Male	\$213	\$200
28 - Male	\$216	\$202
30 - Male	\$219	\$203
32 - Male	\$231	\$214

\$5,000 Monthly Benefit	Monthly Premium	
	4S Occupation	Monthly Premium
	w/ CAT	w/o CAT
26 - Female	\$281	\$272
28 - Female	\$283	\$274
30 - Female	\$286	\$275
32 - Female	\$298	\$287
26 - Male	\$172	\$162
28 - Male	\$174	\$163
30 - Male	\$176	\$164
32 - Male	\$185	\$173

\$7,500 Monthly Benefit	Monthly Premium	
	4S Occupation	Monthly Premium
	w/ CAT	w/o CAT
26 - Female	\$421	\$408
28 - Female	\$425	\$411
30 - Female	\$429	\$413
32 - Female	\$447	\$431
26 - Male	\$258	\$243
28 - Male	\$261	\$245
30 - Male	\$264	\$246
32 - Male	\$278	\$260

\* All rates include the 15% Residency Multi-Life Discount. \$5,000 of Catastrophic Disability coverage is quoted with \$5,000 monthly benefit options. \$7,500 of Catastrophic Disability coverage is quoted with \$7,500 monthly benefit options.

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

**For use in California only.** These policies have exclusions and limitations and terms under which the policies may be continued in force or discontinued.

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Not for use with consumers.**

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This is only a summary of proposed terms of coverage. Premiums and benefits are not guaranteed. This is not a contract. Only the contract provisions in the policies, if issued, apply. Any coverage issued is subject to the terms and conditions of the policy, and some policy provisions may vary by state. All policy applications are subject to Standard Insurance Company's medical and financial underwriting requirements. Premiums and policy-related data in the summary may change if any information regarding the proposed insured differs from what is shown above.

## Why Medical Residents Choose Platinum Advantage

- **Special discount for medical residents and fellows.** We offer 15% off with the Residency Multi-Life Discount.
- **Built-in riders to increase coverage later.** Policyowners can increase coverage with proof of income only up to issue and participation limits using the Benefit Increase Rider. We also give medical residents a special opportunity to increase coverage within 12 months of completing training.
- **Protection for student loans.** Add our Student Loan Rider, and we'll reimburse all or a portion of student loan payments if the insured individual is totally disabled and can't work.
- **An easy online process.** You can get a quote, submit an application and deliver a policy online for a quick, seamless experience.

## Special Underwriting Rules for Medical Residents Only

- No medical exams required for any amount of coverage, during the six months before and after training completion.
- No proof of income required for up to \$7,500 in monthly benefits, if within six months before completing training or within first two years of practicing.
- We offer benefit flexibility. Residents can buy a policy ranging from as low as \$1,000 in monthly benefits to as high as issue and participation limits. However, they must submit a signed employment contract to apply for monthly benefits of more than \$7,500.

