

Career Income Protection for Medical Residents

The Standard's GME Offer



Platinum Advantage for GME Guaranteed Standard Issue



Partner with The Standard to offer residents and fellows an exclusive income protection plan that will insure their income now and throughout their career. You'll provide access to comprehensive voluntary coverage — offered at the same price to women and men — at no cost to your institution.

As an approved institution, your team will work closely with your insurance representative and The Standard to ensure broad participation.

Program Offering

- Guaranteed standard issue coverage for all your residents and fellows
- Comprehensive coverage that policyowners can increase to match growing incomes
- Same quality coverage and pricing offered to women and men

Combined With Long Term Disability

Your institution may already provide group LTD insurance through The Standard, which is a great start to building a safety net. By adding GSI individual disability insurance, residents and fellows can protect more of their income today and establish a foundation for comprehensive income protection that will grow with them over their career. And unlike LTD, GSI benefits are typically tax-free, allowing insured individuals to keep more money when they need it most.

continued on next page

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The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon, in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York. Product features and availability vary by state and company, and are solely the responsibility of each subsidiary. Each company is solely responsible for its own financial condition. 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.

Career Income Protection
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Monthly Benefit Options

- Any year of residency or fellowship: **\$2,500 or \$5,000.**
- Last year of residency or fellowship: **\$2,500, \$5,000 or \$7,500.**
Or up to \$15,000 with a signed employment contract.

Plan Features

Quick and Easy Application - No physical exams, labs, medical records or lengthy forms are required.¹ Applicants answer just a few short questions for coverage.

Student Loan Rider² - With this optional rider, The Standard will reimburse student loan payments in accordance with the insured individual's existing student loan agreement up to a specified limit for a 10- or 15-year term. The maximum monthly student loan benefit is \$2,500.

Family Care Benefit² - This benefit helps replace lost income due to working at least 20% fewer hours — and resulting in an income loss of 20% or more — to care for a family member with a serious health condition.

Discounted Premium Rates - The GME program provides a 15% discount, regardless of gender.

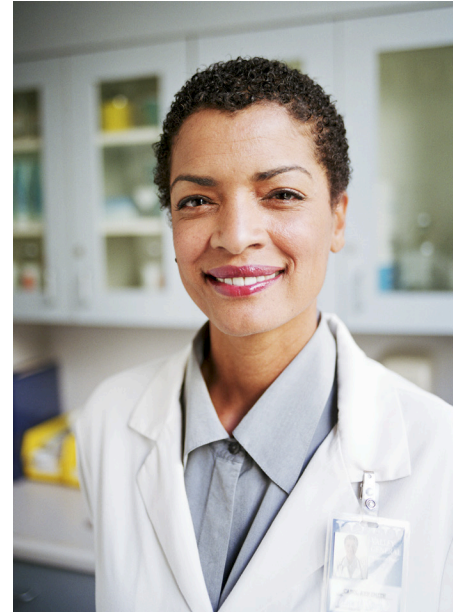
Specialty Specific Own Occupation Definition - Monthly benefits are payable if the insured individual cannot perform the substantial and material duties of their own occupation (medical specialty),³ regardless of any work performed in another occupation.

Benefit Increase Rider - Residents and fellows can increase protection every three years as their income rises. Only proof of income is needed to increase coverage up to \$15,000 per month. Plus, they'll have a special opportunity to increase coverage during the 12 months after they complete training.

Guaranteed Level Premiums - The Standard cannot cancel the policy, change any provision or increase premiums,⁴ as long as the premiums are paid on time.

Count on The Standard

The Standard ranks among the leading individual disability insurance carriers in the nation. You can be confident that we're financially strong, our disability products are high in quality and we can pay what we promise — now and in the future. In the event you become disabled and need to make a disability claim, you'll discover our exceptional service. Our goal is to give you the kind of expert, friendly service we wish for ourselves and our families.



¹ Age and medical specialty are considered in determining the premium for each policy.

² Not available in Connecticut or New York.

³ Medical professional and/or medical specialty coverage applies only for individuals with an M.D. or D.O. degree.

⁴ Premiums may increase only if the insured accepts benefit increases, such as increases under the Benefit Increase Rider.

This policy has exclusions and limitations and terms under which the policy may be continued in force or discontinued. The addition of policy riders may increase premiums. For costs and complete details of coverage, please contact your insurance representative or Standard Insurance Company at 800.247.6888 (800.378.6057 in New York). Note for NY: 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 Service. The expected benefit ratio is at least 65 percent 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 the applicable policy.