




GSI: Platinum Advantage vs. MassMutual's MaxElect

Platinum Advantage GSI is built on the strength of contract The Standard is known for, leveraging flexibility and unique features to meet the needs of a broad range of clients. Offering the right product at the right price, you can help your employer clients provide critical income protection to their employees. The following provides key strengths of Platinum Advantage GSI when compared to MassMutual's MaxElect GSI.

Policy Feature	The Standard - Platinum Advantage GSI	MassMutual - MaxElect GSI	Platinum Advantage's Strengths
Base Contract			
 <p>Definition of Total Disability</p>	<p>During the first 24 months of disability, an insured is totally disabled if unable to perform the substantial and material duties of his or her regular occupation and is not engaged in any other occupation for wage or profit. After 24 months of disability, an insured is totally disabled if unable to perform the substantial and material duties of any occupation and is not engaged in any other occupation for wage or profit.</p> <p>If the insured's regular occupation is limited to a single medical specialty recognized by the American Board of Medical Specialties (ABMS) or American Osteopathic Association Bureau of Osteopathic Specialists (AOABOS) or American Dental Association (ADA), that specialty is deemed the insured's regular occupation.</p> <p>Have option to extend the regular occupation definition through the full benefit period by adding the Regular Occupation Extension Rider.</p>	<p>An insured is totally disabled if there is the occurrence of a condition caused by a sickness or injury, in which the insured cannot perform the main duties of his or her occupation and the insured is not working at any occupation.</p>	<p>Platinum Advantage includes dental and medical specialty language in the 24-month regular occupation definition of total disability.</p> <p>Platinum Advantage allows policyowners to choose between two definitions of disability. A 24-month regular occupation followed by the any occupation definition of total disability is included in the base policy. Policyowners who want a regular occupation definition that extends through the full benefit period may add the Regular Occupation Extension Rider to the policy.</p>

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GSI: PLATADV v. MassMutual MaxElect
SI 19029 (12/17)







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 <p data-bbox="325 402 467 488">Own Occupation Rider</p>	<p data-bbox="551 402 1150 574">For occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D and 3P, option to elect Own Occupation Rider, under which an insured is totally disabled if unable to perform the substantial and material duties of his or her regular occupation, even if engaged in any other occupation for wage or profit.</p> <p data-bbox="551 591 1163 760">If the insured's regular occupation is limited to a single medical specialty recognized by the American Board of Medical Specialties (ABMS) or American Osteopathic Association Bureau of Osteopathic Specialists (AOABOS) or American Dental Association (ADA), that specialty is deemed the insured's regular occupation.</p> <p data-bbox="551 776 1182 889">If insured is an attorney and has limited regular occupation to the performance of the usual and customary activities of a trial attorney, then trial attorney will be deemed insured's regular occupation.</p>	<p data-bbox="1233 402 1884 516">An insured is totally disabled if there is the occurrence of a condition caused by a sickness or injury in which the insured cannot perform the main duties of his or her occupation and is working in another occupation.</p>	<p data-bbox="1911 402 2564 488">Platinum Advantage includes dental, medical and trial attorney specialty language in the own occupation definition of total disability.</p>
 <p data-bbox="325 922 516 1008">Regular Occupation Extension Rider</p>	<p data-bbox="551 927 1214 1073">For all occupation classes, option to elect Regular Occupation Extension Rider, under which an insured is totally disabled if unable to perform the substantial and material duties of his or her regular occupation and is not engaged in any other occupation for wage or profit.</p> <p data-bbox="551 1089 1185 1260">If insured's regular occupation is limited to a single medical specialty recognized by the American Board of Medical Specialties (ABMS) or American Osteopathic Association Bureau of Osteopathic Specialists (AOABOS) or American Dental Association (ADA), that specialty is deemed the insured's regular occupation.</p>	<p data-bbox="1233 927 1400 954">Not applicable.</p>	<p data-bbox="1911 927 2575 987">The additional rider option allows more flexibility in the benefit offering.</p>







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 <p>Presumptive Disability</p>	<p>Presumptive disability must be a total and permanent loss of speech, hearing in both ears, sight in both eyes, use of both hands, use of both feet, or use of one hand and one foot. Will waive benefit waiting period and benefits are payable through the end of the maximum benefit period. Will pay the full monthly benefit regardless of earnings.</p>	<p>Presumptive disability must be complete loss of speech, hearing in both ears, sight in both eyes, use of both hands, use of both feet, or use of one hand and one foot. If loss is complete and irrecoverable as of the onset of disability, will waive the waiting period. Will pay total disability benefit even if insured is able to work if certain conditions exist.</p>	
 <p>Noncancelable Policy Rider</p>	<p>Noncancelable and guaranteed renewable to age 65, or to age 67 for maximum benefit period "to age 67." As long as premium is paid by the end of the grace period, The Standard cannot change the policy or its premiums until the termination date.</p>	<p>Base policy is noncancelable until the policy anniversary on or next following the insured's 65th birthday. During that time, MassMutual cannot change the premiums or cancel the policy, as long as premiums are paid on time.</p> <p>If the insured's attained age on the policy date is 65 or older, the policy is conditionally renewable throughout the term of the policy.</p>	
 <p>Conditionally Renewable</p>	<p>Conditionally renewable after the policy's termination date (age 65 or 67) if not disabled and actively at work at least 30 hours per week. Premiums will be based on age and risk class as of the termination date. Benefit paid for length of time identified in the schedule of maximum benefit periods. Benefits paid for one disability.</p>	<p>Conditionally renewable on the policy anniversary on, or next following, the insured's 65th birthday, if insured is not disabled and is continuously at work for 20 hours or more per week. Premiums are based on the insured's attained age.</p> <p>If the policy date is on or after the date the insured reaches attained age 65, the policy is conditionally renewable as of the date the policy is effective.</p>	
 <p>Maximum Benefit Period</p>	<p>Benefit periods available include:</p> <ul style="list-style-type: none"> • 2 years • 5 years • 10 years • to age 65 • to age 67 	<p>Benefit periods available include:</p> <ul style="list-style-type: none"> • to age 65 • to age 67 	






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 <p>Benefit Waiting Period (Days)</p>	<p>Benefit waiting periods available include:</p> <ul style="list-style-type: none"> • 60 days • 90 days • 180 days • 365 days 	<p>Benefit waiting periods available include:</p> <ul style="list-style-type: none"> • 60 days • 90 days • 180 days • 365 days • 730 days 	
 <p>Rehabilitation Program</p>	<p>Insured can voluntarily participate in a rehabilitation program, approved by The Standard and we will pay reasonable costs. A rehabilitation program may include payment of expenses such as expenses related to modifications, education or training, family care or job search.</p>	<p>MassMutual may consider participation in a rehabilitation program. Participation is voluntary. With written agreement, MassMutual may cover expenses of the program.</p>	
 <p>Family Care Benefit</p>	<p>Family care benefit will be paid if insured is working at least 20 percent fewer hours to care for a family member with a serious health condition and insured's monthly earnings are reduced at least 20 percent due to the loss in hours. The insured cannot be disabled and no other benefits can be payable under the policy.</p> <p>During the life of the policy, the benefit can be claimed up to two times, and the maximum amount payable is six times the basic monthly benefit.</p>	<p>Not available.</p>	
 <p>Survivor Benefit</p>	<p>A benefit equal to three times the basic monthly benefit will be paid to a survivor if insured dies while disability benefits are payable.</p>	<p>Not available.</p>	





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 <p data-bbox="325 402 513 459">Transplant Surgery Benefit</p>	<p data-bbox="553 402 1204 516">Will pay a disability benefit if the insured becomes disabled as a result of surgery to transplant part of the insured's body to someone else. Surgery must occur after policy effective date.</p>	<p data-bbox="1239 402 1381 427">Not available.</p>	
 <p data-bbox="325 557 440 613">Waiver of Premium</p>	<p data-bbox="553 557 1204 760">Will waive premium while disability or recovery benefits are payable. If the benefit waiting period is greater than 90 days, premium due and payable after the 90th day will be waived for a continuous disability. Will refund any premium due and paid after the date disability began. If insured remains disabled beyond maximum benefit period, will continue to waive premium.</p>	<p data-bbox="1239 557 1889 760">After the insured is disabled for 90 days and while insured remains disabled, will waive premium for any coverage(s) for which the insured is eligible to receive benefits, until the end of the maximum benefit period, or the policy anniversary on or next following insured's 65th birthday. Will refund premium paid that was due during the 90-day period before the insured qualified for the waiver of premium benefit.</p>	
 <p data-bbox="325 795 499 881">Suspension During Military Service</p>	<p data-bbox="553 795 1217 922">Insured who is on full-time active duty in the military can suspend policy for up to five years. The policy will cover sickness or injury that occurs after policy is placed back in force.</p>	<p data-bbox="1239 795 1857 852">Insured who is on active military service may suspend the policy for up to five years.</p>	



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 <p>Exclusions & Limitations</p>	<p>Disability caused or contributed to by</p> <ul style="list-style-type: none"> • war, declared or undeclared, including military training, action or conflict while on active duty in the military • committing or attempting to commit a felony or being engaged in an illegal occupation • actively participating in a violent disorder or riot • intentionally self-inflicted injury <p>Disability benefits not payable for the first 90 days of disability due to pregnancy or childbirth, unless due to complications of pregnancy.</p> <p>Disability benefits will not be paid while confined to a penal or correctional institution for more than seven days.</p> <p>Loss or restriction of a professional license alone does not constitute a disability.</p>	<p>Disability</p> <ul style="list-style-type: none"> • sustained during declared or undeclared war, or act of war, or resulting from active duty in the armed forces • during participation of a riot or insurrection • caused by any intentionally, self-inflicted injury • during the insured's commission of or attempt to commit a felony, or while engaged in an illegal occupation • that results from, or contributed to, by a disease, disorder or physical condition that was excluded as a result of the underwriting process by name or specific description <p>Will not pay benefits while insured is imprisoned for a period of more than seven days (and this time doesn't apply to completion of the waiting period).</p> <p>Benefits will not be provided for more than 12 months in total during a period of disability while the insured is outside the United States or Canada.</p> <p>Will not pay a benefit for any disability that begins before the coverage has been in force for 12 months or more and is caused or contributed to by, or resulting from a pre-existing condition, unless the pre-existing condition was fully and accurately described in an application for coverage. Pre-existing condition is a condition for which the insured received medical treatment, consultation, care or services including diagnostic measures, or took prescribed drugs or medicines in the 12 months immediately prior to the coverage date or had symptoms that would have caused an ordinarily prudent person to consult a health care provider in the 12 months immediately prior to the coverage date.</p>	
 <p>Injury & Sickness Covered after Reinstatement</p>	<p>A reinstated policy will cover only disabilities due to injury sustained or sickness that began after the reinstatement date.</p>	<p>A reinstated policy will cover injuries that occur or sicknesses that appear after the reinstatement is effective.</p>	



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Contract Riders			
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Enhanced Residual Disability Rider

During the benefit waiting period the insured will be considered residually disabled if working in his or her regular occupation or any other occupation, and has at least a 20 percent loss of duties, time or income. After the benefit waiting period, a benefit will be paid as long as insured is working in his or her regular occupation or any other occupation, and has at least a 20 percent loss of income. Benefit varies based on income loss; however, during the first 12 months the benefit will be no less than 50 percent of the monthly benefit.

Recovery benefit paid if, after a period of disability, the insured is working in regular or any occupation at least as many hours as prior to disability and continues to have a loss of earnings of at least 20 percent, and loss of earnings is solely the result of the previous sickness or injury. The amount of the recovery benefit will be proportionate to loss of earnings. Premium waiver applies while recovery benefits are paid.

Available to all issue ages and to occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D and 3P.

Extended Partial Disability Benefits Rider



During the first six months of partial disability, insured will be considered partially disabled if working in his or her occupation or another occupation and there is a 15 percent loss of time, duties or income. After the first six months of partial disability, insured will be considered partially disabled if working in his or her occupation or another occupation and there is at least a 15 percent loss of income. During the first 12 months of partial disability benefits, the benefit paid is 50 percent of the extended partial disability monthly benefit, if insured's income loss is 50 percent or less, otherwise the benefit will be equal to the insured's actual income loss up to the extended partial disability monthly benefit. After the first 12 months of partial disability the benefit is the extended partial disability monthly benefit proportionate to the income loss.

After a period of total or partial disability payments, a recovery benefit will be paid if the insured returns to his or her occupation as it was performed prior to the start of disability and has an income loss of at least 15 percent and there is a demonstrated relationship between the insured's income loss and the previous disability. The amount of the recovery benefit will be the extended partial disability monthly benefit proportionate to the loss of income.

Platinum Advantage's recovery benefit is paid if insured is working in his or her regular occupation or any occupation. MaxElect requires the insured to be working in his or her regular occupation.








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 <p>Basic Residual Disability Rider</p>	<p>The insured will be considered residually disabled during and after the waiting period if working in his or her regular occupation or any other occupation, and has at least a 20 percent loss of income, and either a loss of duties or time in his or her regular occupation. Disability benefits will vary based on income loss but during the first six months, benefits will be no less than 50 percent of the monthly benefit.</p> <p>Recovery benefit paid if, after a period of disability, the insured is working in his or her regular occupation at least as many hours as prior to disability and continues to have a loss of earnings of at least 20 percent, and loss of earnings is solely the result of the previous injury or sickness. The amount of the recovery benefit will be proportionate to loss of earnings. Premium waiver applies while recovery benefits are paid.</p> <p>Available to all issue ages and to occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D, 3P, 2A and 2P.</p>	<p>Not available.</p>	
 <p>Short-Term Residual Disability Rider</p>	<p>The insured will be considered residually disabled and may receive up to six months of residual disability benefits if working in his or her regular occupation and has at least a 20 percent loss of income and the insured is unable to perform one or more substantial and material duties or is performing all duties but not more than 50 percent of the time. The amount of residual disability benefit will be 50 percent of the policy's basic monthly benefit for a loss of income between 20 and 80 percent. If the loss of income is greater than 80 percent, the benefit will equal the full basic monthly benefit.</p> <p>No recovery benefit included.</p> <p>Available to all issue ages and to occupation classes 2A, 2P, A and B.</p>	<p>Not available.</p>	





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 <p>Catastrophic Disability Benefit Rider</p>	<p>Pays a benefit if unable to perform two or more activities of daily living, if require substantial supervision due to severe cognitive impairment, or if presumptively disabled. Benefits begin at the same time benefits for total disability begin and are paid through the end of the maximum benefit period. The Standard will waive the benefit waiting period if presumptively disabled. Available to all occupation classes.</p>	<p>Pays a benefit if insured is unable to perform two or more activities of daily living, is presumptively disabled or has a severe cognitive impairment. Benefits begin after the waiting period for catastrophic disability and are paid through the end of the maximum benefit period for catastrophic disability. The waiting period is waived if presumptively disabled and the presumptive disability is complete and irrecoverable.</p>	<p>Platinum Advantage's benefit waiting period for catastrophic disability benefits is the same as for total disability and MaxElect's waiting period for catastrophic disability benefit can be the same or longer than the waiting period for total disability.</p>
 <p>Indexed Cost of Living Benefit Rider</p>	<p>On the first of the month following any anniversary of the date disability started, a cost of living adjustment will be made to the basic monthly benefit. Provides up to a 3 or 6 percent annually-compounded increase to the monthly benefit. Increase is based on the CPI-U. When disability ends, owner may apply to increase the policy's basic monthly benefit, without evidence, up to the amount of the adjusted basic monthly benefit paid at the time disability ends, as long as the increase is at least \$200 more than the basic monthly benefit.</p> <p>Rider is available to occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D, 3P, 2A and 2P, through issue age 64.</p>	<p>After the insured is disabled for 12 months or the full waiting period, whichever is longer, a cost of living adjustment will be made, each 12 months of disability, to the monthly benefit payments for the following 12 months. Provides a 3 percent annually compounded increase. Each annual increase percentage is pre-calculated and inserted into the rider language. When disability ends, policyowner has option to purchase additional monthly benefits.</p>	<p>Platinum Advantage provides a 6 percent increase option in addition to a 3 percent option.</p>
 <p>Noncancelable Policy Rider</p>	<p>See the Noncancelable Policy Rider in the base contract section above.</p>	<p>Included in base and not available as a rider.</p>	
 <p>Own Occupation Rider</p>	<p>See Own Occupation Rider in the base contract section above.</p>	<p>See Own Occupation Rider in the base contract section above.</p>	
 <p>Regular Occupation Extension Rider</p>	<p>See Regular Occupation Extension Rider in the base contract section above.</p>	<p>See Regular Occupation Extension Rider in the base contract section above.</p>	





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 <p>Family Care Benefit Removal Endorsement</p>	<p>Removes the family care benefit from the policy when requested.</p>	<p>Not applicable.</p>	
 <p>Mental Disorder and/or Substance Abuse Limitation</p>	<p>Benefits for disabilities caused or contributed to by — or by medical or surgical treatment for — a mental disorder and/or substance abuse will be limited to a total of 24 months during insured's lifetime. The limitation does not apply to any period during which insured is confined to a hospital solely because of a mental disorder.</p> <p>Endorsement is added per underwriter discretion.</p>	<p>The base policy limits the maximum benefit period to 24 months for each period of disability caused or contributed to by a mental disorder. Will continue to pay benefits, subject to the maximum benefit period shown in the policy, as long as insured is confined in a hospital for the treatment of a mental disorder.</p> <p>Maximum Benefit Period Endorsement</p> <p>Changes the definition of maximum benefit period to no longer limit the maximum benefit period for mental disorders. Available on select employer-pay cases with 20 or more lives, to all classes, with prior underwriting approval.</p>	


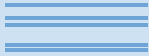


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 <p>Policy Limitation for Pre-Existing Conditions Endorsement</p>	<p>For any disability caused or contributed to by a pre-existing condition, or by a medical or surgical treatment of a pre-existing condition, benefits will be payable only if, on the date insured becomes disabled, the policy has been in force for 12 consecutive months.</p> <p>Pre-existing condition means any mental or physical condition for which, during the three-, six- or 12 month period ending the day before the policy effective date, the insured has consulted a physician or other licensed medical professional, or received medical treatment or services; or insured has undergone diagnostic procedures or has taken prescription drugs or medications; or a reasonably prudent person would have sought medical advice, care or treatment.</p> <p>Benefits for any disability caused or contributed to by a pre-existing condition will be payable only if the pre-existing condition is fully disclosed in the application and is not specifically excluded from coverage by amendment or endorsement. If the application does not ask about pre-existing conditions, and a condition is not specifically excluded in the policy or an endorsement, that pre-existing condition is excluded during the policy's first 12 months. After the first 12 months, the pre-existing condition is covered.</p> <p>Endorsement and look-back period used are based on underwriter discretion.</p>	<p>Pre-Existing Condition Limitation Endorsements</p> <p>Endorsements modify the pre-existing conditions limitation within the contract by revising the limitation to a three-month, six-month or no look back period.</p>	
 <p>Exclusion for Pre-Existing Conditions Endorsement</p>	<p>Endorsement is included with Platinum Advantage GSI buy-up policies only.</p> <p>For any disability caused or contributed to by a pre-existing condition, or by a medical or surgical treatment of a pre-existing condition, benefits will be payable if the pre-existing condition is fully disclosed in the application and is not specifically excluded from coverage by amendment or endorsement.</p>	<p>Not available.</p>	



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Discounts																																	
 <p>Guaranteed Standard Issue Base Discount</p>	<p>Discount varies based on number of lives and employer contributions. Discount is applied to gender-neutral rates, to all rate classes and is fully portable.</p> <table border="1"> <thead> <tr> <th>Eligible Lives</th> <th>Mandatory</th> <th>Voluntary</th> </tr> </thead> <tbody> <tr> <td>7-14</td> <td>10%</td> <td>N/A</td> </tr> <tr> <td>15-24</td> <td>20%</td> <td>N/A</td> </tr> <tr> <td>25-49</td> <td>25%</td> <td>N/A</td> </tr> <tr> <td>50+</td> <td>25%</td> <td>10%</td> </tr> </tbody> </table> <p>Additional load and/or discount adjustments may apply based on case characteristics determined by The Standard's underwriters. Must have at least seven enrolled lives for a GSI policy to be placed.</p> <p>Additional rules for voluntary GSI cases apply.</p>	Eligible Lives	Mandatory	Voluntary	7-14	10%	N/A	15-24	20%	N/A	25-49	25%	N/A	50+	25%	10%	<p>Employer-Pay and Employer-Endorsed Multi-Life Discounts</p> <p>Discounts are applied to a unisex rate and are noncancelable and portable in the event the insured leaves the employer.</p> <table border="1"> <thead> <tr> <th>Lives</th> <th>Employer-Pay</th> <th>Voluntary</th> </tr> </thead> <tbody> <tr> <td>10-20</td> <td>15%</td> <td>0%</td> </tr> <tr> <td>21-74</td> <td>25%</td> <td>0%</td> </tr> <tr> <td>75-100</td> <td>25%</td> <td>25%</td> </tr> <tr> <td>101+</td> <td>35%</td> <td>25%</td> </tr> </tbody> </table> <p>Additional discounts may apply based on underwriter discretion.</p>	Lives	Employer-Pay	Voluntary	10-20	15%	0%	21-74	25%	0%	75-100	25%	25%	101+	35%	25%	
Eligible Lives	Mandatory	Voluntary																															
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 <p>Guaranteed Standard Issue Cross-Sale Discount</p>	<p>5 percent discount when GSI is sold with The Standard's Group LTD.</p>	<p>Not available.</p>																															

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