



Physician Claims Paid by The Standard[‡]



The Standard's income protection insurance was designed with physicians in mind. Features like Specialty Own Occ and the Student Loan Rider provide a first-class IDI policy to make sure you're covered when it matters most.

Occupation	Age at Insurance Issue	Age at Claim	Monthly Benefit	Diagnosis
Orthopedic Surgeon	27	37	\$1,026	Ankylosing Spondylitis
Family Med. Physician	28	40	\$2,571	Brain Cancer*
Anesthesiologist	29	35	\$12,000	Hodgkin's Disease
Internist	29	46	\$3,190	Arthritis in Spine*
Gastroenterologist	32	37	\$13,243	Amyolateral Sclerosis
Hospitalist	33	51	\$6,843	Myeloid Leukemia
Neurologist	33	55	\$2,434	Major Depression
Orthopedic Surgeon	33	40	\$17,580	Multiple Fracture
Otolaryngologist	34	43	\$4,500	Migraine*
Cosmetic/Plastic Surgeon	35	61	\$8,666	Coma
Cardiologist	36	51	\$7,076	Parkinson's Disease
Pulmonologist	36	44	\$4,293	Rectal Cancer
Anesthesiologist	37	47	\$5,000	Degeneration of Spine*
Pediatrician	43	62	\$4,000	Breast Cancer
Dermatologist	45	54	\$5,555	Multiple Sclerosis
Gynecologist Or Obstetrician	45	55	\$5,000	Aneurysm
Radiologist	48	57	\$7,240	Retinal Disorder
Oncologist	49	59	\$1,922	Cervical Spine Disorder
General Practitioner	51	56	\$687	Cerebrovascular Accident*
Emerg. Med. Physician	54	56	\$1,145	Rheumatoid Arthritis*
Podiatrist	56	58	\$8,000	Nervous System Disease*

* A partial disability benefit was paid for some or all of the payment period.

continued on next page

Total benefits paid to IDI policyowners by The Standard:

2020: \$134,222,828
 2019: \$133,149,210
 2018: \$125,565,215

Did you know?

Physicians buy more than a third of all IDI policies sold by The Standard.

[‡] The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Ore. in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of White Plains, N.Y. 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.

These are examples of paid claims by The Standard. This list is not a representation about the distribution or administration of all claims submitted to or paid by The Standard. Each claim submitted to The Standard is evaluated on its own merits and according to the terms of the applicable disability insurance policy. The descriptions of the conditions listed above are only general descriptions, and having one or more of the listed conditions does not establish disability. The applicable disability insurance policies have exclusions and limitations, and terms under which the policies may be continued in force or discontinued. For costs and complete details of coverage, please contact your insurance representative or The Standard at 800.247.6888.

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standard.com/di

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Specialty Own Occ Designed for Physicians

With the Own Occupation Rider, if you are totally disabled but choose to work in another job — even just a different specialty — you may still qualify for the full monthly benefit.

The Standard will provide the policy's full basic monthly benefit if you meet the policy's definition of being totally disabled which includes being unable to perform the substantial and material duties of your regular occupation. Regular occupation is defined as the occupation in which you're regularly engaged at the time your disability begins. This includes your specialty if you've limited your occupation to a specialty recognized by the American Board of Medical Specialties or American Osteopathic Association Bureau of Osteopathic Specialists. If you have earnings from another occupation or specialty while totally disabled and unable to perform your regular occupation, the duties performed in that other occupation or specialty must be different from those you are unable to perform in your regular occupation.

Physician Claims Paid Under the Own Occupation Rider

Occupation	Diagnosis & Capabilities	Alternative Occupation	Benefits
Hospitalist	Multiple orthopedic issues: limited ability to stand	File Reviewer	Full Total Disability Benefits
Ophthalmologist	Stroke: partial vision impairment	Pathologist	Full Total Disability Benefits
Anesthesiologist	Nerve injuries to foot: limited ability to stand, unable to wear closed-toe shoe	Pain Management	Full Total Disability Benefits

Trust The Standard

The Standard has maintained an "A" rating or higher from A.M. Best since 1928. We are proud of our longstanding track record of financial strength. 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.