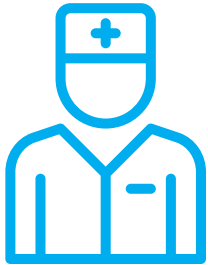


# Career Income Protection for Residents and Fellows

Platinum Advantage for GME Guaranteed Standard Issue<sup>1</sup>



Insure your income now and throughout your career by taking advantage of the robust income protection plan offered through your institution.

As a medical professional, you see firsthand how often an injury or sickness can occur. You know how important it is to prepare for the unexpected and protect your income in case you are unable to work for an extended period of time.

The GME In Program Offer from The Standard<sup>‡</sup> provides monthly cash benefits in addition to any benefits you may receive from group long term disability insurance provided through your institution.

## In Program Offer Features

Monthly benefit of \$1,500<sup>2</sup>

**Coverage Issued Regardless of Age or Gender<sup>3</sup>** - No physical exams, labs, medical records or lengthy applications are required.

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

**Guarantees Access to the Graduate Offer** - Upgrade your income protection policy for increased coverage of up to \$15,000 per month the year of GME Program completion.

**Specialty Specific Own Occupation Definition** - You can receive monthly benefits if you cannot perform the substantial and material duties of your own occupation (medical specialty),<sup>4</sup> regardless of any work performed in another gainful occupation.

**Guaranteed Level Premiums to Age 67** - The Standard cannot cancel the policy, change any provision or increase premiums,<sup>5</sup> as long as the premiums are paid on time.

**Indexed Cost of Living Benefit Rider<sup>6</sup>** - After one year on claim, benefits are increased each year by the lesser of three percent or the change in the consumer price index.

‡ 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.

ICC17-B180, B180, B180F-N, B180AMR

Standard Insurance Company  
1100 SW Sixth Avenue  
Portland, OR 97204

The Standard Life Insurance  
Company of New York  
333 Westchester Avenue  
West Building, Suite 300  
White Plains, NY 10604

[www.standard.com](http://www.standard.com)

Platinum Advantage GME In Program Offer  
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*Continued on reverse*

- 1 Platinum Advantage for GME is not available in CA, where Protector+ for GME is available.
- 2 Policyowners of The Standard's GME In Program Offer policy can increase benefits to the Graduate Offer policy maximum the year of GME Program completion.
- 3 Age and medical specialty are considered in determining the premium for each policy.
- 4 Medical professional and/or medical specialty coverage applies only for individuals with an M.D. or D.O. degree.
- 5 Premiums may increase only if the insured accepts benefit increases, such as increases under the Benefit Increase Rider.
- 6 This rider may not be available at your institution.

## Platinum Advantage for GME Guaranteed Standard Issue

As you near the completion of your residency or fellowship, you can increase your coverage by upgrading to The Standard's GME Graduate Offer<sup>7</sup> — without medical or financial underwriting — with the features and coverage amounts you'll want as you move into the next phase of your career, even if the program offering at the original institution is no longer active.

### 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.



<sup>7</sup> The Standard's GME Graduate Offer provides a \$2,500, \$5,000 or \$7,500 monthly benefit with a Benefit Increase Rider.

The policy has exclusions, limitations and terms under which the policy may be continued or discontinued. For costs and complete details of coverage, please contact your insurance representative or The Standard 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.