

SUPPLEMENTAL INDIVIDUAL DISABILITY INSURANCE OPTIONS

MANAGED BY FLYNN BENEFITS GROUP THROUGH THE HOA EXCLUSIVE OFFER

	ANYTIME DURING TRAINING	FINAL YEAR OF TRAINING (UP TO 60 DAYS AFTER GRADUATION)
BASE MONTHLY BENEFIT AMOUNT	\$2,500 or \$5,000	\$2,500, \$5,000, or \$7,500 (or higher with Signed Contract)

PLAN FEATURES

ELIMINATION PERIOD	90 days following the start of disability before benefits become payable
MAXIMUM BENEFIT PERIOD	To Age 67, determined by your age when disability begins
DISTINCT ADVANTAGES	Guaranteed standard issue* (no medical exam), HOA discount, unisex rates, and level premiums guaranteed until the termination date of your policy ¹
NONCANCELABLE AND GUARANTEED RENEWABLE	The carrier cannot cancel the policy, change any provision or increase the premium ¹ before the policy's termination date, as long as premiums are paid on time
OWN OCCUPATION DEFINITION	Benefit payable if unable to perform the substantial and material duties of one's own occupation (medical specialty), regardless of work performed in another occupation
RESIDUAL DISABILITY	Benefit paid if working but experience at least 20% loss of income, along with either a loss of time or duties
BENEFIT INCREASE RIDER (BIR)	Increases the basic monthly benefit every 3 years; up to \$15,000 with income verification
INDEXED COST OF LIVING RIDER	After one year on claim, benefits are increased each year by the lesser of three percent or the change in the consumer price index
FAMILY CARE BENEFIT	Benefit paid if away from work with at least 20% loss of income and time in order to care for a family member with a serious health condition
PRE-EXISTING CONDITIONS CLAUSE	3/12, exclusion for a disability that starts in the first 12 months of the policy that was caused by a physical or mental condition that existed during the 3 months prior to the policy effective date
MENTAL DISORDERS AND/OR SUBSTANCE ABUSE LIMITATION	Benefits paid for 24 months

OPTIONAL RIDERS

CATASTROPHIC DISABILITY BENEFIT RIDER ²	Additional benefit paid if unable to perform two of the six activities of daily living or suffer from severe cognitive impairment or are presumptively disabled (\$5,000 or \$10,000 per month)
STUDENT LOAN RIDER ²	Additional benefit paid if totally disabled for reimbursement of your monthly student loan payment during the term of the rider (up to \$2,500 per month)

1. Premiums may increase only if the insured accepts benefit increases

2. This is an optional rider for an additional cost; must be selected at time of application

This information is only a brief summary of Standard Insurance Company's Platinum Advantage and does not reflect exact contract language. This policy has exclusions and limitations and terms under which the policy may be continued in force or discontinued.

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COMPLETE [THIS FORM](#) TO REQUEST THE ELECTRONIC APPLICATION

OR CONTACT

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SUPPLEMENTAL INDIVIDUAL DISABILITY INSURANCE RATES

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MONTHLY BENEFITS AND RATE CHARTS

5P OCCUPATIONS Endocrinology Family Medicine Gastroenterology Geriatrics Hematology Oncology Infectious Disease Internal Medicine* Neonatology Nephrology Neurology Pathology Pediatrics* Radiation Oncology Radiology - Diagnostic Rheumatology	4P OCCUPATIONS Allergy Cardiology Dermatology PM&R Psychiatry Pulmonology	4S OCCUPATIONS Cardiology - Interventional Cardiology - Pediatrics Ophthalmology Otolaryngology Radiology - Interventional Surgery Urology	3P OCCUPATIONS Anesthesiology Emergency Medicine OB/GYN Orthopaedic Surgery
3D OCCUPATIONS Dentistry Oral & Maxillofacial			

* Some sub-specialties may be a different occupation class

MONTHLY BENEFIT \$2,500 \$5,000 \$7,500	MONTHLY BENEFIT \$2,500 \$5,000 \$7,500	MONTHLY BENEFIT \$2,500 \$5,000 \$7,500	MONTHLY BENEFIT \$2,500 \$5,000 \$7,500
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\$7,500 Option Only Available in Final year

Rates are monthly, non-smoker, guaranteed level at attained age; do not include Catastrophic or Student Loan Riders
 Monthly is bank draft only. Alternate Modal Premiums: Annual = Monthly ÷ .0875; Semi Annual = Annual × .516; Quarterly = Annual × .265

AGE	\$2,500			\$5,000			\$7,500					
26	\$62.25	\$124.50	\$186.74	\$72.82	\$145.65	\$218.47	\$75.58	\$151.18	\$226.76	\$100.13	\$200.25	\$300.38
27	\$62.56	\$125.13	\$187.71	\$73.21	\$146.40	\$219.62	\$75.92	\$151.83	\$227.76	\$100.57	\$201.16	\$301.73
28	\$62.79	\$125.56	\$188.35	\$73.45	\$146.91	\$220.36	\$76.19	\$152.36	\$228.55	\$100.92	\$201.83	\$302.74
29	\$63.12	\$126.25	\$189.37	\$73.86	\$147.71	\$221.56	\$76.54	\$153.07	\$229.60	\$101.40	\$202.82	\$304.22
30	\$63.30	\$126.61	\$189.90	\$74.06	\$148.11	\$222.17	\$76.76	\$153.50	\$230.26	\$101.65	\$203.30	\$304.95
31	\$65.22	\$130.41	\$195.64	\$76.30	\$152.58	\$228.89	\$79.00	\$158.00	\$237.00	\$104.67	\$209.34	\$314.01
32	\$67.24	\$134.49	\$201.74	\$78.66	\$157.35	\$236.01	\$81.46	\$162.95	\$244.41	\$107.96	\$215.91	\$323.87
33	\$69.62	\$139.23	\$208.84	\$81.45	\$162.91	\$244.37	\$84.27	\$168.56	\$252.83	\$111.62	\$223.25	\$334.87
34	\$72.21	\$144.42	\$216.60	\$84.45	\$168.92	\$253.37	\$87.40	\$174.79	\$262.17	\$115.79	\$231.60	\$347.39
35	\$75.11	\$150.21	\$225.31	\$87.88	\$175.76	\$263.65	\$90.86	\$181.71	\$272.58	\$120.34	\$240.68	\$361.02
36	\$78.21	\$156.42	\$234.64	\$91.51	\$183.03	\$274.55	\$94.61	\$189.24	\$283.85	\$125.37	\$250.72	\$376.08
37	\$81.73	\$163.45	\$245.17	\$95.63	\$191.25	\$286.88	\$98.79	\$197.56	\$296.35	\$130.86	\$261.71	\$392.57
38	\$85.51	\$171.03	\$256.55	\$100.03	\$200.09	\$300.13	\$103.35	\$206.71	\$310.06	\$136.92	\$273.83	\$410.74
39	\$89.73	\$179.47	\$269.18	\$104.99	\$210.00	\$314.98	\$108.37	\$216.75	\$325.12	\$143.55	\$287.10	\$430.65
40	\$94.25	\$188.50	\$282.75	\$110.25	\$220.50	\$330.74	\$113.80	\$227.61	\$341.41	\$150.80	\$301.61	\$452.42
41	\$99.48	\$198.96	\$298.42	\$116.39	\$232.77	\$349.17	\$120.04	\$240.07	\$360.12	\$159.01	\$318.03	\$477.06
42	\$105.35	\$210.69	\$316.06	\$123.23	\$246.47	\$369.72	\$127.10	\$254.22	\$381.34	\$168.41	\$336.82	\$505.22

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