

Individual Disability Insurance for Oil and Gas Firms



Oil and gas companies must offer highly valued benefits such as individual disability insurance to attract and keep top talent.

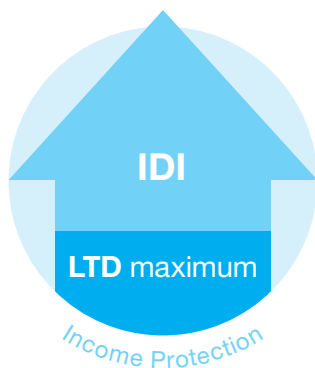


Could your executives withstand an unexpected large drop in income? How would they pay bills, fund retirement plans and maintain their lifestyles? You can help reduce the financial uncertainty that can come with an extended time away from work due to injury or sickness.

Include The Standard's individual disability insurance in your benefits package. It provides a monthly benefit if the insured person were to become too injured or sick to work.

Extra Income Protection Is Critical for Executives

Executives have larger incomes so they have more to protect. Many firms provide group long term disability insurance — a great income protection foundation. But LTD maximum benefit amounts and definitions of covered earnings can cause an income-replacement gap for your high earners. Give them an extra layer of protection with individual disability insurance.



Comprehensive Core Benefits With Flexible Options

The Standard's individual disability insurance includes strong core benefits in addition to a benefit for total disability. For example, our exclusive Family Care Benefit¹ can help executives take time off work when their loved ones need help most. It pays benefits when an employee works fewer hours and earns less income due to caring for a family member with a serious health condition.

Next, choose between two strong Residual Disability Riders that provide benefits when the executive is working but with a loss of time, duties and/or income due to a disability. Then you can further customize the coverage with other options.

Individual disability insurance is offered at deep discounts with no medical underwriting. Talk to your broker about adding individual disability insurance to your benefits plan today.

¹ The Family Care Benefit is not available in California or New York. Family members include an employee's spouse or domestic partner, parents and children (including adopted children, stepchildren and children of the employee's domestic partner).

Standard Insurance Company | standard.com

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