



# CA GSI Differences at a Glance

## Protector Platinum<sup>SM</sup> GSI vs. Platinum Advantage GSI

	Protector Platinum GSI	Platinum Advantage GSI
<b>Definition of Disability</b>	<p>Base policy includes regular occupation definition for the length of the benefit period. Option to buy down to a 24-month regular occupation period, followed by an any occupation definition for the rest of the benefit period. Plus option to increase coverage to an own occupation definition for the length of the benefit period.</p> <p>All three definitions include specialty language for medicine and law professions.</p>	<p>Base policy has a 24-month regular occupation definition followed by an any occupation definition for the rest of the benefit period. Option to increase coverage to the regular occupation definition for the length of the benefit period. Also option to increase to an own occupation definition for the length of the benefit period.</p> <p>All three definitions of disability include medical and dental specialty language. Own occupation definition also includes specialty language for trial attorneys.</p>
<b>Residual (Partial) Disability Riders</b>	<p>Included in policy. Basic monthly benefit paid for six months; then proportionate to income loss. Recovery Benefit included for the length of the full benefit period.</p>	<p>Choice of Enhanced or Basic Residual Disability Rider, depending on occupation class. Enhanced pays minimum of 50% basic monthly benefit for first 12 months; Basic pays 50% for six months. After that, proportionate to income loss. Recovery Benefit included for the length of the full benefit period.</p>
<b>Catastrophic Disability Rider</b>	<p>Not available.</p>	<p>Pays additional benefit for presumptive disability.</p>
<b>Mental Disorder and Substance Abuse coverage</b>	<p>Unlimited benefits. 24-month limitation added per underwriter discretion.</p>	<p>Unlimited benefits. 24-month limitation required for physician groups. Limitation may be added to other groups at underwriter discretion.</p>

For a detailed view of policy differences, please see [CA Protector Platinum<sup>SM</sup> GSI vs. Platinum Advantage GSI](#).