




GSI: Protector Platinum vs. Platinum Advantage

Platinum Advantage GSI is built on the strength of contract The Standard is known for, leveraging flexibility and unique features to help meet the needs of a broad range of clients. Offering the right product at the right price, you can help your employer clients provide critical income protection to their employees. Below provides the key differences between Protector Platinum and Platinum Advantage GSI.

Policy Feature	Protector Platinum GSI	Platinum Advantage GSI	Key Differences
Base Contract			
 <p>Definition of Total Disability</p>	<p>An insured is totally disabled if unable to perform the substantial and material duties of his or her regular occupation and is not engaged in any other gainful occupation.</p> <p>If practice is limited to a professionally recognized specialty in medicine or law, that specialty will be deemed the insured's regular occupation.</p>	<p>During the first 24 months of disability, an insured is totally disabled if unable to perform the substantial and material duties of his or her regular occupation and is not engaged in any other occupation for wage or profit. After 24 months of disability, an insured is totally disabled if unable to perform the substantial and material duties of any occupation and is not engaged in any other occupation for wage or profit.</p> <p>If the insured's regular occupation is limited to a single medical specialty recognized by the American Board of Medical Specialties (ABMS) or American Osteopathic Association Bureau of Osteopathic Specialists (AOABOS) or American Dental Association (ADA), that specialty is deemed the insured's regular occupation.</p> <p>Have option to extend the regular occupation definition through the full benefit period by adding the Regular Occupation Extension Rider.</p>	<p>The definition of disability in Platinum Advantage's base policy limits the regular occupation period to 24 months and is followed by an any occupation definition of disability.</p>

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SI 18890 (10/17)








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 <p data-bbox="325 407 467 488">Own Occupation Rider</p>	<p data-bbox="553 407 1155 521">For all occupation classes, an insured is totally disabled if unable to perform the substantial and material duties of his or her regular occupation, even if engaged in any other gainful occupation.</p> <p data-bbox="553 537 1177 618">If practice is limited to a professionally recognized specialty in medicine or law, that specialty will be deemed insured's regular occupation.</p>	<p data-bbox="1231 407 1830 578">For occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D and 3P, option to elect Own Occupation Rider, under which an insured is totally disabled if unable to perform the substantial and material duties of his or her regular occupation, even if engaged in any other occupation for wage or profit.</p> <p data-bbox="1231 594 1843 764">If the insured's regular occupation is limited to a single medical specialty recognized by the American Board of Medical Specialties (ABMS) or American Osteopathic Association Bureau of Osteopathic Specialists (AOABOS) or American Dental Association (ADA), that specialty is deemed the insured's regular occupation.</p> <p data-bbox="1231 781 1862 894">If insured is an attorney and has limited regular occupation to the performance of the usual and customary activities of a trial attorney, then trial attorney will be deemed insured's regular occupation.</p>	<p data-bbox="1916 407 2502 488">Specialty language for trial attorneys is included in the Own Occupation Rider with Platinum Advantage. With Protector Platinum, it was included in the base policy.</p>
 <p data-bbox="325 943 513 1024">Regular Occupation Extension Rider</p>	<p data-bbox="553 943 715 959">Not applicable.</p>	<p data-bbox="1231 943 1897 1073">For all occupation classes, option to elect Regular Occupation Extension Rider, under which an insured is totally disabled if unable to perform the substantial and material duties of his or her regular occupation and is not engaged in any other occupation for wage or profit.</p> <p data-bbox="1231 1089 1870 1260">If insured's regular occupation is limited to a single medical specialty recognized by the American Board of Medical Specialties (ABMS) or American Osteopathic Association Bureau of Osteopathic Specialists (AOABOS) or American Dental Association (ADA), that specialty is deemed the insured's regular occupation.</p>	<p data-bbox="1916 943 2529 1040">The Regular Occupation Extension Rider changes the regular occupation period from 24 months to the end of the maximum benefit period, which aligns with Protector Platinum's base policy.</p>







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 <p>Presumptive Disability</p>	<p>Presumptive disability must be a total and permanent loss of speech, hearing in both ears, sight in both eyes, use of both hands, use of both feet or use of one hand and one foot. Will waive benefit waiting period and benefits are payable through the insured's lifetime if benefit period is to age 67; otherwise through the maximum benefit period. Will pay the full monthly benefit regardless of earnings.</p>	<p>Presumptive disability must be a total and permanent loss of speech, hearing in both ears, sight in both eyes, use of both hands, use of both feet, or use of one hand and one foot. Will waive benefit waiting period and benefits are payable through the end of the maximum benefit period. Will pay the full monthly benefit regardless of earnings.</p>	<p>Platinum Advantage's presumptive disability benefits are paid through the maximum benefit period, whereas Protector Platinum's benefit was paid through lifetime if maximum benefit period was to age 67.</p>
 <p>Noncancelable Policy Rider</p>	<p>Noncancelable and guaranteed renewable to age 67. As long as premium is paid by the end of the grace period, The Standard cannot change the policy or its premiums until the termination date.</p>	<p>Noncancelable and guaranteed renewable to age 65, or to age 67 for maximum benefit period "to age 67." As long as premium is paid by the end of the grace period, The Standard cannot change the policy or its premiums until the termination date.</p>	<p>Platinum Advantage's policy terminates at age 67 for maximum benefit period of "to age 67." For all other maximum benefit periods the policy terminates at age 65. Protector Platinum's policy terminated at age 67.</p>
 <p>Maximum Benefit Period</p>	<p>Benefit periods available include:</p> <ul style="list-style-type: none"> • 2 years • 5 years • 10 years • to age 67 	<p>Benefit periods available include:</p> <ul style="list-style-type: none"> • 2 years • 5 years • 10 years • to age 65 • to age 67 	<p>Platinum Advantage introduces a "to age 65" maximum benefit period.</p>
 <p>Benefit Waiting Period (Days)</p>	<p>Benefit waiting periods available include:</p> <ul style="list-style-type: none"> • 60 days • 90 days • 180 days • 365 days 	<p>Benefit waiting periods available include:</p> <ul style="list-style-type: none"> • 60 days • 90 days • 180 days • 365 days 	
 <p>Family Care Benefit</p>	<p>Not available.</p>	<p>Family care benefit will be paid if insured is working at least 20 percent fewer hours to care for a family member with a serious health condition and insured's monthly earnings are reduced at least 20 percent due to the loss in hours. The insured cannot be disabled and no other benefits can be payable under the policy.</p> <p>During the life of the policy, the benefit can be claimed up to two times, and the maximum amount payable is six times the basic monthly benefit.</p>	





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 <p>Survivor Benefit</p>	<p>Will pay a survivor benefit for three months beyond date of insured's death if insured dies while disability benefits are being paid.</p>	<p>A benefit equal to three times the basic monthly benefit will be paid to a survivor if insured dies while disability benefits are payable.</p>	<p>Platinum Advantage pays a lump sum benefit equal to three months of benefits, whereas Protector Platinum paid benefits for three months beyond insured's death.</p>
 <p>(Cosmetic or) Transplant Surgery Benefit</p>	<p>Will pay a disability benefit if the insured becomes disabled more than six months after the effective date as a result of having surgery to improve appearance, prevent disfigurement or transplant part of insured's body to someone else.</p>	<p>Will pay a disability benefit if the insured becomes disabled as a result of surgery to transplant part of the insured's body to someone else. Surgery must occur after policy effective date.</p>	<p>Platinum Advantage covers disability resulting from transplant surgery if the surgery occurs after the effective date. Protector Platinum covered disability resulting from transplant surgery only if the surgery occurred six months after the effective date.</p>
 <p>Waiver of Premium</p>	<p>Will waive premium while disability or recovery benefits are payable. If the benefit waiting period is greater than 90 days, premium due and payable after the 90th day will be waived for a continuous disability. Will refund any premium due and paid after the date disability began.</p>	<p>Will waive premium while disability or recovery benefits are payable. If the benefit waiting period is greater than 90 days, premium due and payable after the 90th day will be waived for a continuous disability. Will refund any premium due and paid after the date disability began. If insured remains disabled beyond maximum benefit period, will continue to waive premium.</p>	<p>Platinum Advantage continues to waive premium if insured remains disabled beyond the maximum benefit period. Protector Platinum waived premium only until the end of the maximum benefit period.</p>
 <p>Suspension During Military Service</p>	<p>Not available.</p>	<p>Insured who is on full-time active duty in the military can suspend policy for up to five years. The policy will cover sickness or injury that occurs after policy is placed back in force.</p>	




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 <p>Exclusions & Limitations</p>	<p>Disability caused or contributed to by</p> <ul style="list-style-type: none"> • war, declared or undeclared, civil or international • committing or attempting to commit an assault or felony • actively participating in a violent disorder or riot • intentionally self-inflicted injury <p>Disability benefits not payable for the first 90 days of disability due to pregnancy or childbirth.</p> <p>Disability benefits will not be paid while confined to a penal or correctional institution.</p> <p>Loss or restriction of a professional license alone does not constitute a disability.</p> <p>Payment of disability benefits is limited to 12 months for each period of continuous disability while insured resides outside of the United States or Canada.</p>	<p>Disability caused or contributed to by</p> <ul style="list-style-type: none"> • war, declared or undeclared, including military training, action or conflict while on active duty in the military • committing or attempting to commit a felony or being engaged in an illegal occupation • actively participating in a violent disorder or riot • intentionally self-inflicted injury <p>Disability benefits not payable for the first 90 days of disability due to pregnancy or childbirth, unless due to complications of pregnancy.</p> <p>Disability benefits will not be paid while confined to a penal or correctional institution for more than seven days.</p> <p>Loss or restriction of a professional license alone does not constitute a disability.</p>	<p>Platinum Advantage's war exclusion excludes disability caused or contributed to by military training, action or conflict while on active duty in the military.</p>
 <p>Injury & Sickness Covered after Reinstatement</p>	<p>A reinstated policy will cover only disabilities due to injury sustained after the reinstatement date or sickness that began more than 10 days after the reinstatement date.</p>	<p>A reinstated policy will cover only disabilities due to injury sustained or sickness that began after the reinstatement date.</p>	





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Contract Riders			
 <p>(Partial Disability/Enhanced Residual Disability Rider)</p>	<p>Partial disability benefits are provided by the base policy. The insured will be considered partially disabled during the initial period if there is at least a 20 percent loss of duties, time or income. The initial period is defined as the benefit waiting period and the first six months that benefits are payable. During this initial period, after the benefit waiting period is satisfied, the benefit payable is equal to the basic monthly benefit.</p> <p>After the initial period, a benefit will be paid as long as there is at least a 20 percent loss of income. Benefit varies based on income loss.</p> <p>Immediately after insured has recovered from disability, a recovery benefit will be paid if insured experiences a loss of income of at least 20 percent, and the loss of income is solely the result of the previous injury or sickness. Monthly benefit will be proportionate to loss of earnings.</p>	<p>Residual disability benefits are provided by optional rider. During the benefit waiting period, insured will be considered residually disabled if there is at least a 20 percent loss of duties, time or income. After the benefit waiting period, a benefit will be paid as long as there is at least a 20 percent loss of income. Benefit varies based on income loss; however, during the first 12 months the benefit will be no less than 50 percent of the monthly benefit.</p> <p>Recovery benefit paid if, after a period of disability, the insured is working in regular or any occupation at least as many hours as prior to disability and continues to have a loss of earnings of at least 20 percent, and loss of earnings is solely the result of the previous sickness or injury. The amount of the recovery benefit will be proportionate to loss of earnings. Premium waiver applies while recovery benefits are paid.</p> <p>Available to all issue ages and to occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D and 3P.</p>	<p>Platinum Advantage removes the residual (partial disability) and recovery language from the base policy and introduces it as a rider. The Enhanced Residual Disability Rider is the most comprehensive available and closest to the partial disability language in the Protector Platinum policy.</p> <p>The Enhanced Residual Disability Rider allows the insured to meet the definition of disability during the benefit waiting period if there is at least a 20 percent loss of duties or time or income; and after the benefit waiting period the insured must experience at least a 20 percent loss of income. It also pays a 50 percent minimum benefit for up to 12 months.</p> <p>The Enhanced Residual Disability Rider does not pay six months of the full monthly benefit after the waiting period as paid under Protector Platinum.</p> <p>The recovery benefit, available with the Enhanced Residual Disability Rider requires the insured to be working in his or her regular occupation or any other occupation and working at least as many hours worked prior to disability, in addition to having at least a 20 percent loss of earnings.</p>







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 <p>Basic Residual Disability Rider</p>	<p>Not available.</p>	<p>The insured will be considered residually disabled during and after the waiting period if there is at least a 20 percent loss of income and either a loss of duties or time. Disability benefits will vary based on income loss but during the first 6 months, benefits will be no less than 50 percent of the monthly benefit.</p> <p>Recovery benefit paid if, after a period of disability, the insured is working in his or her regular occupation at least as many hours as prior to disability and continues to have a loss of earnings of at least 20 percent, and loss of earnings is solely the result of the previous injury or sickness. The amount of the recovery benefit will be proportionate to loss of earnings. Premium waiver applies while recovery benefits are paid.</p> <p>Available to all issue ages and to occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D, 3P, 2A and 2P.</p>	
 <p>Short-Term Residual Disability Rider</p>	<p>Not available.</p>	<p>The insured will be considered residually disabled and may receive up to six months of residual disability benefits if there is at least a 20 percent loss of income and the insured is unable to perform one or more substantial and material duties or is performing all duties but not more than 50 percent of the time. The amount of residual disability benefit will be 50 percent of the policy's basic monthly benefit for a loss of income between 20 and 80 percent. If the loss of income is greater than 80 percent, the benefit will equal the full basic monthly benefit.</p> <p>No recovery benefit included.</p> <p>Available to all issue ages and to occupation classes 2A, 2P, A and B.</p>	






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 <p>Catastrophic Disability Benefit Rider</p>	<p>Pays a benefit if unable to perform two or more activities of daily living, if require substantial supervision due to severe cognitive impairment, or if presumptively disabled. Benefits begin at the same time benefits for total disability begin and are paid through the end of the maximum benefit period. The Standard will waive the benefit waiting period if presumptively disabled. Available to all occupation classes.</p>	<p>Pays a benefit if unable to perform two or more activities of daily living, if require substantial supervision due to severe cognitive impairment, or if presumptively disabled. Benefits begin at the same time benefits for total disability begin and are paid through the end of the maximum benefit period. The Standard will waive the benefit waiting period if presumptively disabled. Available to all occupation classes.</p>	
 <p>Indexed Cost of Living Benefit Rider</p>	<p>After disability continues for more than 365 consecutive days, pays a cost of living benefit that increases annually up to 3 percent, based on the CPI-U. The increase is annually compounded. When disability ends, policyowner may apply to increase the policy's basic monthly benefit, without evidence, up to the amount of the cost of living benefit at the time disability ends.</p> <p>Rider requires an underlying group LTD plan and is available on mandatory GSI cases with 10 or more eligible lives and on voluntary GSI cases with 50 or more enrolled lives. Rider is available to all occupation classes, through issue age 60.</p>	<p>On the first of the month following any anniversary of the date disability started, a cost of living adjustment will be made to the basic monthly benefit. Provides up to a 3 or 6 percent annually-compounded increase to the monthly benefit. Increase is based on the CPI-U. When disability ends, owner may apply to increase the policy's basic monthly benefit, without evidence, up to the amount of the adjusted basic monthly benefit paid at the time disability ends, as long as the increase is at least \$200 more than the basic monthly benefit.</p> <p>Rider is available to occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D, 3P, 2A and 2P, through issue age 64.</p>	
 <p>Noncancelable Policy Rider</p>	<p>See the Noncancelable Policy Rider in the base contract section above.</p>	<p>See the Noncancelable Policy Rider in the base contract section above.</p>	
 <p>Own Occupation Rider</p>	<p>See Own Occupation Rider in the base contract section above.</p>	<p>See Own Occupation Rider in the base contract section above.</p>	





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 <p>Regular Occupation Extension Rider</p>	<p>Not applicable.</p>	<p>See Regular Occupation Extension Rider in the base contract section above.</p>	
 <p>Family Care Benefit Removal Endorsement</p>	<p>Not applicable.</p>	<p>Removes the family care benefit from the policy when requested.</p>	
 <p>Mental Disorder and/or Substance Abuse Limitation</p>	<p>Benefits for disabilities caused or contributed to by — or by medical or surgical treatment for — a mental disorder and/or substance abuse will be limited to a total of 24 months during the insured’s lifetime. The limitation does not apply to any period during which insured is confined to a hospital solely because of a mental disorder.</p> <p>Endorsement is added per underwriter discretion.</p>	<p>Benefits for disabilities caused or contributed to by — or by medical or surgical treatment for — a mental disorder and/or substance abuse will be limited to a total of 24 months during insured’s lifetime. The limitation does not apply to any period during which insured is confined to a hospital solely because of a mental disorder.</p> <p>Endorsement is added per underwriter discretion.</p>	





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 <p>Policy Exclusion for Pre-Existing Conditions Policy Endorsement/ Policy Limitation for Pre-Existing Conditions Endorsement</p>	<p>For any disability caused or contributed to by a pre-existing condition, benefits will be payable only if, on the date insured becomes disabled, the policy has been in force for 12 consecutive months.</p> <p>Pre-existing condition means any mental or physical condition for which, during the 12-month period ending the day before the policy effective date the insured has consulted a physician, or received medical treatment or services; or insured has undergone diagnostic procedures or has taken prescription drugs or medications; or a reasonably prudent person would have sought medical advice, care or treatment.</p> <p>Benefits for any disability caused or contributed to by a pre-existing condition will be payable only if the pre-existing condition is fully disclosed in the application and is not specifically excluded from coverage by amendment or endorsement. If the application does not ask about pre-existing conditions, and a condition is not specifically excluded in the policy or an endorsement, that pre-existing condition is excluded during the policy's first 12 months. After that, the pre-existing condition is covered.</p> <p>Endorsement is added based on underwriter discretion.</p>	<p>For any disability caused or contributed to by a pre-existing condition, or by a medical or surgical treatment of a pre-existing condition, benefits will be payable only if, on the date insured becomes disabled, the policy has been in force for 12 consecutive months.</p> <p>Pre-existing condition means any mental or physical condition for which, during the three, six or 12 month period ending the day before the policy effective date, the insured has consulted a physician or other licensed medical professional, or received medical treatment or services; or insured has undergone diagnostic procedures or has taken prescription drugs or medications; or a reasonably prudent person would have sought medical advice, care or treatment.</p> <p>Benefits for any disability caused or contributed to by a pre-existing condition will be payable only if the pre-existing condition is fully disclosed in the application and is not specifically excluded from coverage by amendment or endorsement. If the application does not ask about pre-existing conditions, and a condition is not specifically excluded in the policy or an endorsement, that pre-existing condition is excluded during the policy's first 12 months. After that, the pre-existing condition is covered.</p> <p>Endorsement and look-back period used are based on underwriter discretion.</p>	<p>Platinum Advantage introduces a three- and six-month look back period in addition to the 12-month period used with Protector Platinum.</p>
 <p>Exclusion for Pre-Existing Conditions Endorsement</p>	<p>See Policy Exclusion for Pre-Existing Conditions Policy Endorsement/Policy Limitation for Pre-Existing Conditions Endorsement above.</p>	<p>Endorsement is included with Platinum Advantage GSI buy-up policies only.</p> <p>For any disability caused or contributed to by a pre-existing condition, or by a medical or surgical treatment of a pre-existing condition, benefits will be payable if the pre-existing condition is fully disclosed in the application and is not specifically excluded from coverage by amendment or endorsement.</p>	



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Discounts																		
 <p>Guaranteed Standard Issue Base Discount</p>	<p>15 percent discount provided on voluntary cases and 30 percent discount provided on mandatory cases. A mandatory case with 100 lives or more may qualify for an additional five percent discount. Discounts are taken on gender neutral rates.</p> <p>Must have at least five enrolled lives for a GSI policy to be placed.</p>	<p>Discount varies based on number of lives and employer contributions. Discount is applied to gender-neutral rates, to all rate classes and is fully portable.</p> <table border="1"> <thead> <tr> <th>Eligible Lives</th> <th>Mandatory</th> <th>Voluntary</th> </tr> </thead> <tbody> <tr> <td>7-14</td> <td>10%</td> <td>N/A</td> </tr> <tr> <td>15-24</td> <td>20%</td> <td>N/A</td> </tr> <tr> <td>25-49</td> <td>25%</td> <td>N/A</td> </tr> <tr> <td>50+</td> <td>25%</td> <td>10%</td> </tr> </tbody> </table> <p>Additional load and/or discount adjustments may apply based on case characteristics determined by The Standard's underwriters. Must have at least seven enrolled lives for a GSI policy to be placed.</p> <p>Additional rules for voluntary GSI cases apply.</p>	Eligible Lives	Mandatory	Voluntary	7-14	10%	N/A	15-24	20%	N/A	25-49	25%	N/A	50+	25%	10%	<p>The base discount for Platinum Advantage's voluntary GSI is 10 percent compared to Protector Platinum's 15 percent discount on voluntary GSI.</p> <p>The base discount for Platinum Advantage's mandatory GSI cases varies based on the number of lives, and ranges between 10 and 25 percent. Protector Platinum had a 30 percent base discount for mandatory GSI cases.</p>
Eligible Lives	Mandatory	Voluntary																
7-14	10%	N/A																
15-24	20%	N/A																
25-49	25%	N/A																
50+	25%	10%																
 <p>Guaranteed Standard Issue Cross-Sale Discount</p>	<p>5 percent discount when GSI is sold with The Standard's Group LTD.</p>	<p>5 percent discount when GSI is sold with The Standard's Group LTD.</p>																

This is only a brief summary of policy provisions and benefits. Some policy provisions vary by state and some benefits and riders may not be available in a particular state. The policy has exclusions and limitations, and terms under which the policy may be continued or discontinued. For costs and complete details of coverage, please contact The Standard.

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