

# Detailed Comparison



## Major Features Of The Standard Life Insurance Company Of New York's Protector Platinum<sup>SM</sup> and American Dental Association Plan Administered By Great-West Life & Annuity Insurance Company In New York

Feature	The Standard	ADA
Definition of Total Disability	For all occupation classes, an insured is totally disabled if the insured is unable to perform the substantial and material duties of his or her own occupation. The own occupation definition of total disability is part of the base contract. If the insured's occupation is limited to a professionally recognized specialty in medicine or law, the specialty is deemed to be the insured's own occupation.	Pure own occupation coverage is offered under the base contract to all participants in the plan, so monthly disability income benefits are not reduced because of income earned from another occupation. However, if the insured is considered over-insured (taking into account income from all sources compared to prior predisability income) benefits from the ADA plan are reduced proportionately.
Definition of Partial/Residual Disability	<p>For the first six months that partial disability benefits are payable, the benefit equals 100% of the basic monthly benefit, regardless of earnings.</p> <p>Partial disability means that an insured is not totally disabled, the insured is working in his or her own occupation or any other occupation but, due to injury or sickness, the insured has a 20% loss of duties, or a 20% loss of time, or a 20% loss of income. After six months, the definition is changed to mean that the insured is working in his or her own occupation or any other occupation but, due to his or her injury or sickness, the insured has a loss of income of at least 20%.</p> <p>Partial disability benefits are payable even if the insured has not been totally disabled at any time.</p>	<p>Under the base contract the insured is eligible for residual benefits if he or she has returned to part-time work after having been totally disabled for the length of the waiting period.</p> <p>The Residual Plus option is available to those under age 50 at an additional cost. Under the Residual Plus option a prior total disability is not required for to be eligible for residual benefits.</p> <p>If eligible for residual benefits, the insured receives at least 50% of the full benefit amount for the first six months during which he or she is partially disabled. If the insured has an 80% loss of income, he or she will receive a full benefit.</p>



The Standard Life Insurance Company  
Of New York

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Recovery Benefits	<p>A recovery benefit is paid if the insured is no longer disabled but continues to experience a loss of income and this loss is solely the result of the previous injury or sickness that caused the disability. The insured must be able to demonstrate that the loss of income continues to be solely the result of the previous injury or sickness.</p> <p>The recovery benefit is payable for as long as the conditions are met, or until the end of the policy's maximum benefit period. Loss of income must be at least 20%.</p>	Recovery benefits are payable for three months under the Residual Plus option at an additional cost.
Coverage for Mental Disorder/ Substance Abuse	No time limitation on coverage for mental disorder and/or substance abuse in the base contract.	No limitation on mental/nervous coverage. Benefits for disabilities due to substance abuse are limited to 12 months.
Catastrophic Disability Benefits	Pays benefits if unable to perform two or more activities of daily living, presumptively disabled, or cognitively impaired.	Not available.
Benefit Periods	2, 5 or 10 years, to age 67	To age 65
Elimination Periods (Days)	60, 90, 180	30, 60, 90, 180
Future Purchase Option	<p>Available through issue age 50 and exercisable to age 55. The option date each year is the policy anniversary.</p> <p>Until the insured is age 45, he or she may buy all or part of the total increase option on any one option date. On or after age 45, the insured may buy up to one third of the total increase option on any one option date.</p>	<p>Available through issue age 50 if the insured's monthly income benefit does not exceed \$10,000. One increase option of \$1,000 is available annually. This option may be exercised up to five times before age 55 for a total cumulative increase in the monthly income benefit of \$5,000.</p> <p>The total amount of coverage issued under this plan and any other disability insurance policies may not exceed 60% of the insured's net monthly earned income before taxes, up to a maximum per month from all insurance providers.</p>

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Feature	The Standard	ADA
Indexed Cost of Living Rider	Choice of three or six percent with compounded interest. Consumer Price Index (CPI) indexing is used and an indexed cost of living benefit purchase is available following a period of disability, allowing the insured to retain the benefit increase in the event of a future claim	Once the insured has been totally disabled for 12 consecutive months, the monthly disability benefit is increased at compound interest based on the lesser of the annual percentage increase in the CPI for the prior calendar year or nine percent. Should the CPI decrease, payments will not be reduced. Monthly benefits will continue to be increased annually until the original benefit amount doubles, at which time no further increases are available. Coverage under this option ends at the insured reaches age 60.
Automatic Increase Benefit	The Automatic Increase Benefit increases the policy's basic monthly benefit by four percent, compounded each year, during a five-year increase period. The benefit is included in the base contract at no extra cost.	Not available.
Presumptive Disability Benefits	Lifetime benefits are payable for presumptive disability if the maximum benefit period is to age 67. Presumptive disability includes total and irrecoverable loss of speech, hearing in both ears not restorable by hearing aids, sight in both eyes which measures at or below 20/200 after reasonable efforts are made to correct their vision using the most advanced medically acceptable device and procedures available, use of both hands, use of both feet, or use of one hand and one foot.	Not available.
Exclusions & Limitations	Intentionally self-inflicted injury, sickness or injury due to war, committing or attempting to commit an assault or felony, actively participating in a violent disorder or riot, loss or restriction of a professional license, occupation license or certification, and for more than 12 months for each period of continuous disability while the insured resides outside the United States, Canada or Mexico.	War or acts of war, declared or undeclared; suicide, attempted suicide or intentionally self-inflicted injury, while sane or insane; being on active full-time military service with any armed forces for more than 30 days; operating or riding in any kind of aircraft which is being used for any training, testing, or experimental purpose; normal pregnancy, childbirth or abortion (however, complications of pregnancy are treated as any other sickness); or gunshot or discharge of any form of firearms, unless the injury or wound is the result of a gunshot against the insured by another person or persons.



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**Note:** This policy provides disability income insurance only. It does not provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. The expected benefit ratio is at least 55% for individual coverage and at least 60% for franchise 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.