



# Detailed Comparison

## Major features of The Standard Life Insurance Company Of New York's Protector Platinum<sup>SM</sup> and American Medical Association's Plan Underwritten By The United States Life Insurance Company In New York

Feature	The Standard	AMA
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.	No pure own occupation coverage available. The contract has medical specialty protection to the maximum benefit period. An insured is totally disabled if the insured is unable to perform the substantial and material duties of his or her current occupation, is engaged in no other gainful occupation, and is under the care of a physician. Current occupation is the medical specialty being practiced or the occupation being performed immediately prior to disability.

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>A period of prior total disability is required before any residual benefits are payable. Residual benefits are paid if the insured is working at any gainful occupation and there is at least a 20% loss of income. If the insured works at another occupation for 24 months or longer, all residual benefits will stop.</p>
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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>	Not available.
Coverage for Mental Disorder/ Substance Abuse	No time limitation on coverage for mental disorder and/or substance abuse in the base contract.	Two-year mental, nervous or emotional disorder limitation.
Catastrophic Disability Benefits	Pays benefits if the insured is unable to perform two or more activities of daily living, is presumptively disabled, or cognitively impaired.	Pays catastrophic benefits to age 65 if the insured is unable to perform two or more activities of daily living. Catastrophic benefits are not paid for presumptive or cognitive disabilities. Insured must have a minimum of \$3,000 base benefit to qualify for catastrophic benefits.
Benefit Periods	2, 5 or 10 years, to age 67	To age 65
Elimination Periods (Days)	60, 90, 180	60, 90, 180, 365
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>Before the insured attains 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>Future Increase Option allows the base benefit to be increased once up to three years after enrollment in the group plan.</p> <p>Exercise of option is only available for attained ages of 39 or younger.</p>

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Indexed Cost of Living Rider	Choice of three or six percent with compounded interest. Consumer Price Index 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	Not available.
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 must be a total and permanent loss. Presumptive disability includes total and recoverable loss of speech, hearing in both ears not restorable by hearing aids, or sight in both eyes (which is measured at or below 20/200 after reasonable efforts have been made to correct the vision using the most advanced, medically acceptable devices and procedures available), or use of both hands, or use of both feet, or use of one hand or one foot.	Benefits are payable to age 65 for presumptive disabilities. Presumptive disability includes total and irrecoverable loss of speech, entire hearing in both ears, entire sight of both eyes, the use of both hands or both feet, or of one hand and one foot.



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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.	Intentionally self-inflicted injury or attempted suicide, while sane or insane; a declared or undeclared war or an act of war; the use of any narcotic drug or other substance which is (a) subject to the federal or the various state controlled substances acts, unless the prescription shall have been written by an attending physician other than the insured, or (b) required by law to be dispensed by prescription only and used for other than a bona fide medical purpose as it relates to the insured or for other than the treatment of an existing medical condition. Benefits will not be paid, or accrued, for any period of time while insureds are incarcerated. Benefits will be paid either for injury or for sickness, but not for both, during any concurrent period of disability. Coverage will be terminated upon the suspension, revocation, or voluntary surrender in any state, of an insured's license to practice medicine as a result of a criminal act, ethical violation or gross malpractice.

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products in New York are offered by, and are solely the responsibility of, The Standard Life Insurance Company of New York of White Plains, New York.

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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.