

Detailed Comparison



Major Features of The Standard Life Insurance Company Of New York's Protector PlatinumSM and Berkshire Life's ProVider Plus in New York

	The Standard	Berkshire
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 will be deemed to be the insured's own occupation.	For all occupation classes, unable to perform major duties of own occupation (including recognized medical and dental specialties) and gainful employment in another occupation allowed.
Definition of Partial/Residual Disability	<p>For the first six months 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>With the optional partial disability benefit rider, partial disability means that the insureds are gainfully employed, and solely due to injury or sickness they are unable to perform one or more but not all of the material and substantial duties of their occupation, or unable to perform the material and substantial duties of their occupation for more than one-half of the time normally required. An indemnity for partial disability is paid for a maximum of 6 months or if earlier, to the end of the benefit period.</p> <p>With the optional residual disability benefit rider, residual disability means that the insureds are gainfully employed in their occupation but because of sickness or injury their loss of income at least 15% of their prior income. If the loss of income exceeds 75%, the full benefit is payable. For each of the first 12 months, a loss of income indemnity will be payable monthly and equal to the loss of income. If the insured continues to be residually disabled in the same claim after the loss of income indemnity has been paid for 12 months, a monthly residual indemnity is paid as a percentage of the monthly indemnity.</p>



The Standard Life Insurance Company of New York

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Policy Form Numbers B170, B170AMR

Detailed Comparison
SNY15782BERK (4/13)

	The Standard	Berkshire
Recovery Benefits	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 for the recovery benefit to be payable as long as the conditions are met, subject to the policy's maximum benefit period. The loss of income must be at least 20%.	Even if the insured has recovered from the sickness or injury that the previous disability, he or she will continue to be considered residually disabled so long as the loss of income is still at least 15% of his or her prior income and the loss is the result of such sickness or injury.
Benefit Periods	2,5 or 10 years, to age 67	2, 5, or 10 years, to age 65, to age 67, lifetime (with graded benefits).
Elimination Periods (Days)	60, 90, 180	30, 60, 90, 180, 365, 730.
Coverage for Mental Disorder/ Substance Abuse (MDSA)	No time limitation on coverage for mental disorder and/or substance abuse in the base contract.	In most states there is no limitation or exclusion on MDSA coverage. Two-year limitation is applied to anesthesiologists, anesthesiologists and nurse anesthetists, pain management specialists, and ER physicians.
Indexed Cost of Living Rider	Choice of three or six percent with compounded interest. CPI-U 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	Choice of 3%, 6% or four-year delayed options with compounded interest. Guaranteed minimum 3% for all options. Four-year delayed rider delays COLA until after the 4th policy anniversary. COLA benefit increases added at no charge after a claim ends.
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.	Four percent automatic increase rider with compound interest and a five year-increase period offered at no cost at underwriting discretion.
Future Purchase Option	Available through issue age 50 and exercisable to age 55. The option date each year is the policy anniversary. 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.	Available through issue age 50 and exercisable to age 55. The option date each year is the policy anniversary. 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.
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.	Benefits are payable up to but not beyond the maximum benefit period. Presumptive disability does not need to be irrecoverable.

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	The Standard	Berkshire
Catastrophic Disability Benefits	Pays benefits if unable to perform two or more activities of daily living (ADLs), presumptively disabled, or cognitively impaired.	Pays benefits if unable to perform two or more ADLs, presumptively disabled, or cognitively impaired.
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; active military service; incidental travel and vacation outside of the U.S., Canada or Mexico may not be for more than two non-consecutive months in a 12-month period; illegal occupation; attempt to commit a felony.



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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.