



Guaranteed Standard Issue – Individual Disability Insurance Plan

Guaranteed Standard Issue Individual Disability Insurance from The Standard provides income protection for insured members by paying a monthly benefit in the event of a covered disability.

Eligibility

Definition of a Member	Chief Executives earning more than \$190,000
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Benefits

Monthly Benefit	60.00 percent of insurable income less existing group long term disability (LTD) and other individual disability insurance coverage
Maximum Monthly Benefit	\$ 6,000
Benefit Waiting Period	180 Days
Maximum Benefit Period	Age 67

Other Features and Services

- Individually owned policy and 100% portable
- No medical exams
- Discounted rates
- Recovery Benefit
- Noncancelable Policy Rider
- Exclusion for Pre-Existing Conditions
- At the time of claim, benefits will not be offset by other benefits, such as legislated or other insurance benefits
- Benefit for Total Disability
- Benefit for Residual Disability
- Limitation for Mental Disorder and/or Substance Abuse

This information is only a brief description of the Guaranteed Standard Issue – Individual Disability Insurance policy sponsored by University of New Mexico Hospitals. This is not a contract and only the contract provisions in the policy, if one is issued, will be honored. State law may require variations of contract provisions. A policy has exclusions, limitations and terms under which it may be continued or discontinued. Coverage is subject to our eligibility requirements and guidelines.

Standard Insurance Company | The Standard Life Insurance Company of New York | standard.com

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