



# IDI and the Military

## Frequently Asked Questions

The Standard is pleased to provide income protection coverage to men and women in the United States military. Our coverage even provides protection for disabilities not caused by war or military training while on active duty. Below are more details based on commonly asked questions.

### Who in the military is eligible to apply for individual disability income insurance?

The Standard accepts applications from individuals in the reserves as long as the applicant otherwise qualifies, is not on active duty, and does not have call-up orders, i.e., orders to report for military service.<sup>1</sup>

We also accept applications from dental and medical residents and fellows attending civilian ACGME, AOA or CODA-accredited programs who have military pay-back obligations but are not on active duty. Applications from these individuals must be submitted in time for coverage to be approved and a policy issued at least six months prior to graduation.

### Who in the military is not eligible to apply for IDI?

- Military personnel on active duty
- Individuals who have call-up orders
- Medical and dental residents and fellows within six months of graduation from a civilian program who have a military pay-back obligation
- Medical and dental students, residents or fellows who are currently in, or have been accepted into, a military residency in a military hospital

### When existing insureds are on active duty, is their coverage canceled?<sup>2</sup>

The Standard does not cancel coverage for insureds while they are serving on active military duty as long as the insured's application followed the guidelines detailed above and they continue to pay the premium on time.

### When insureds are on active duty, can they exercise increase options?

As long as the application was executed in accordance with the guidelines above, an insured with an active policy may be eligible for annual increases under the Automatic Increase Benefit and to exercise an increase option while on active duty. The insured's military income is used to determine his or her benefit amount.

### Do military personnel need to be deployed abroad to be considered on active duty?

No. Active duty status does not depend on serving abroad.



This 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 your insurance representative or The Standard at 800.247.6888 (800.378.6057 in New York).

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The Standard Life Insurance Company  
of New York

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<sup>1</sup> The application must be written, coverage approved and a policy issued before active duty call-up orders are received.

<sup>2</sup> For all Platinum Advantage policies and Protector Platinum policies issued in NY, the insured may choose to suspend the policy while the insured is on active duty. See policy for details.

### Which injuries during active service are covered under The Standard's individual disability insurance policies?

A disabling injury or sickness incurred while on active duty in the military service, even during a time of war, is not automatically excluded under The Standard's policies.<sup>2</sup> With Platinum Advantage, the exclusion from coverage is for disabilities caused or contributed to by war, or which resulted from military training, military action or military conflict while on active duty.<sup>3</sup>

For Protector Platinum<sup>SM</sup>, this exclusion from coverage is based on disabilities resulting from an act of war, without regard to the military status of the insured.<sup>3</sup>

Therefore, some injuries and sicknesses may be covered even if they occurred while on active duty.

### How does military retirement pay factor into The Standard's calculations of disability income insurance coverage?

At time of underwriting, military retirement pay is considered unearned income and may reduce the monthly benefit amount an individual is eligible for.

### For reservists, what income is taken into account in determining eligibility for coverage?

While a reservist is working full time, income from his or her occupation may be taken into account. Military income is not included in coverage calculations.



<sup>3</sup> Platinum Advantage is available in all states except for CA, CT, DC, DE FL, MT, ND, NY and SD. Protector Platinum is available where Platinum Advantage is not available.