

PLATINUM ADVANTAGE

Family Care Benefit

Only Available With The Standard¹



Disability insurance is designed to protect you against income loss due to disability. But what happens if you take time off work to care for a family member who is seriously ill — such as a child, spouse or parent?

More than 65 million U.S. adults provide care for a loved one², and many of these caregivers must strive to balance their commitment to helping those they hold dear with work responsibilities.

The Standard's[‡] Family Care Benefit was designed to help you pay the bills if your income is reduced due to missing work while coping with a family member's serious health condition. It's available with Platinum Advantage IDI policies, at no extra cost.

How It Works

- You do not have to be disabled to receive this benefit.
- You will be eligible for the Family Care Benefit if you work at least 20 percent fewer hours and suffer at least a 20 percent loss in pay due to caring for a family member who has become seriously ill.
- A family member is a parent, spouse, domestic partner or child (including an adopted child, stepchild and child of a domestic partner).

You Can Count on The Standard

The Standard ranks among the leading individual disability insurance carriers in the nation. You can be confident that we're financially strong, our disability products are high in quality and we can pay what we promise — now and in the future.

If you ever need to make a claim, you'll discover our exceptional service. Our goal is to give you the kind of expert, friendly service we wish for ourselves and our families.

[‡] The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by, and the sole responsibility of, Standard Insurance Company, Portland, Oregon, in all states except New York. Product features and availability vary by state. Standard Insurance Company is licensed to solicit insurance business in all states except New York.

Standard Insurance Company

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This policy has exclusions, limitations and terms under which the policy may be continued or discontinued. For costs and complete details of coverage, please contact Standard Insurance Company at 800.247.6888.

¹ The Family Care Benefit is not available in all states.

² Selected Caregiver Statistics November 2012, [Family Caregiver Alliance website](http://FamilyCaregiverAlliance.com).