Many Surgical Occupations Upgraded to 4P Classification

Effective May 1, 2016, the following surgical occupations were upgraded from a 3P to a 4P occupation classification for Protector Platinum^{SM} and Protector+^{SM} (in Vermont) policies:

- Cardiac Surgeon
- Cardiothoracic Surgeon
- Colorectal Surgeon (Proctologist)
- General Surgeon
- Interventional (Surgical) Nephrologist
- Neurosurgeon
- Plastic Surgeon
- Surgical Neuro-Otologist
- Surgical Oncologists
- Thoracic Surgeon

Protector+ for GME^{SM} policies for these occupations are also eligible for the upgrade.

This upgrade is not available in the state of California or with Protector Essential^{SM}, Business Equity Protector^{SM} or Business Overhead Protector^{SM}.

Transition Rules for IDI Protector Platinum and Protector+ in Vermont Policies

- Any qualifying policies currently pending in underwriting or delivered but not yet in force will be upgraded to the new occupation class.
- The Standard will honor the upgrade for any policies placed in force on April 1, 2016 or after, including exercised Future Purchase Options. These policies can be returned and reissued at the new occupation class. Requests must be received in The Standard's home office by June 1, 2016. Commissions will be adjusted accordingly.
- If a policyowner with a qualifying policy placed in force prior to April 1, 2016 would like to upgrade his or her occupation class, a new application must be submitted. This application will be processed as a cancellation/replacement. Factors, such as time since the original application, may require updated medical and income documentation. If the policy is still in the first year, commissions will be adjusted based on the effective date of the change.

Keep relying on The Standard as a trusted partner in the disability insurance marketplace. 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. Together, we can help people achieve financial well-being and peace of mind.