

IDI And The Military

Frequently Asked Questions



The Standard is pleased to provide individual disability income insurance coverage to men and women in the United States military. Our coverage even provides protection when insureds are called to active duty. Below are more details based on some commonly asked questions.

Who in the military is eligible to apply for individual disability income insurance (IDI)?

The Standard accepts applications for disability insurance coverage from individuals in the reserves as long as the individual applicants otherwise qualify, are not on active duty, and do not have call-up orders.¹ We also accept applications from medical residents and fellows who are not on active duty and do not have call-up orders, even if they have pay-back obligations.

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

Military personnel on active duty, individuals who have call-up orders, and medical residents and fellows with active call-up orders who have a military pay-back obligation, i.e. owe one year of military service for each year of scholarship received.

When existing insureds are on active duty and deployed, is their coverage cancelled?

The Standard does not cancel coverage for insureds while they are serving active military duty so long as each insured's application was executed and coverage was issued before the insured received his or her call-up orders for active duty.

When insureds are on active duty, can they exercise Future Purchase Options?

When coverage was issued before the beginning of active duty military service or the receipt of call-up orders, insureds are allowed to exercise Future Purchase Options while on active duty. The insureds' military income is used to determine their benefit amounts.

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

No. Active duty status does not depend on whether an insured is serving abroad. Insured individuals are covered for any disability so long as the disability did not result from an act of war.

Injuries during active service

A disabling injury or sickness incurred while on active military duty or while training for active duty, even during a time of war, is not automatically



The Standard does not cancel policies of existing insureds while they are serving active military duty so long as their applications were written, approved and placed before they received their active duty call-up orders.

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1. The application must be written, approved and placed before they have their active duty call-up orders.

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excluded under the policy's exclusions for disability due to war. This exclusion from coverage is based on disabilities resulting from an act of war, without regard to the military status of the insured. A disabling injury due to enemy gunfire, artillery or an explosion would almost certainly be due to war while a disabling injury from an auto accident would not be excluded, unless the accident was caused by an act of war.² Therefore, an injury suffered in the United States would likely be covered, even if the injury occurred during military training. And, subject to the war exclusion, benefits will be limited to 12 months while the insured resides outside of the United States and Canada.

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

Military retirement pay is considered unearned income.

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

Where reservists are working full time, The Standard does not include their military income in coverage calculations.

² These examples are provided solely to help explain how the policy works and may not be considered statements regarding the way the policy would be interpreted in any specific claim situation. All disabilities will be reviewed on a case by case basis and will depend on the language of the policy. The terms of the policy will control all claims.