

Group Critical Illness Insurance

Helps Protect Your Finances
from the Costs of a Serious Illness



A major illness can blindside anyone, even an with medical insurance. Copays, deductibles, alternative treatments and other out-of-pocket expenses not covered by medical insurance can add up quickly — and so can financial stress.

Critical Illness insurance from Standard Insurance Company (The Standard) pays benefits directly to you following the diagnosis of up to 20 different major illnesses. That includes recurring illnesses, including cancer, heart attack, and stroke. Employees can use the cash from the benefits to spend any way they choose.

What makes our Critical Illness coverage stand out:

1 | **Dependent children are automatically covered** for 21 childhood diseases.

2 | **No medical questions are asked** for guaranteed issue amounts.



Benefits Example*

Heart Attack

Medical insurance deductible.....	\$3,000	Total expenses.....	\$16,225
Prescription copays and coinsurance.....	\$3,875	+ Critical Illness benefit.....	\$15,000
Sessions with wellness specialist.....	\$1,100		
Lost wages.....	\$8,250	Remaining out-of-pocket expenses.....	\$1,225

* Example is for illustration only. Eligibility for benefits and amounts paid will vary.

Key Details at a Glance

- **Update coverage as needed**

You can increase or decrease their coverage, in accordance with their employer's plan.

- **Coverage is portable**

If you leave their job, they can take the coverage with them.

- **Protect loved ones**

You can choose to cover their spouse. Kids are covered for all the same critical illnesses as the employee, as well as 21 additional childhood diseases.

- **Receive personal health care support**

Covered employees with a critical illness can get help from a personal health advocate who navigates the health care system. Support includes finding specialists, scheduling appointments, resolving medical claims and billing issues, locating a provider for a second opinion, and sourcing help for other conditions related to the diagnosis, including mental or behavioral health.

Additional benefits

If you are diagnosed with a covered illness again after a treatment-free period, you can receive up to 100% of the original benefit amount. If they are diagnosed with a different and subsequent covered illness, you will receive an additional Critical Illness insurance benefit. A separation period between illnesses may be required.

See plan details on reverse.

Here's what it covers:¹

	
Heart Attack	✓
Severe Coronary Artery Disease with Recommendation of Bypass Surgery ²	✓
Stroke	✓
Cancer	✓
Carcinoma in Situ ²	✓
End-Stage Renal Failure	✓
Major Organ Failure	✓
21 Childhood Diseases ³	✓
Coma	✓
Paralysis	✓
Loss of Sight	✓
Occupational Hepatitis	✓
Occupational HIV	✓
Amyotrophic Lateral Sclerosis (ALS)	✓
Advanced Alzheimer's Disease	✓
Advanced Multiple Sclerosis	✓
Advanced Parkinson's Disease	✓
Benign Brain Tumor	✓
Bone Marrow Transplant	✓
Loss of Hearing	✓
Loss of Speech	✓

Additional Benefits

Health Maintenance Screening Benefit

Pays a \$100 benefit once per insured per calendar year when you receive one of 22 covered health screening tests, including testing for novel infectious diseases, mental health assessment, COVID-19,⁴ lipid panel, mammography or colonoscopy.

Reoccurrence Benefit

Subsequent diagnosis for the same critical illness are 100% payable if the you has been continuously covered during a 6 month treatment-free period.

Additional Reoccurrence Benefit

If you are diagnosed with a different and subsequent covered illness after the diagnosis of the first critical illness, you will receive an additional Critical Illness insurance benefit.

Explore Benefits.



Scan the QR code with your smartphone.



Pasco County Schools

Providing a world-class education for all students

Kurt S. Browning, Superintendent of Schools

Standard Insurance Company | 1100 SW Sixth Avenue Portland OR 97204 | standard.com

¹ May vary by state requirements.

² Paid at 25% of elected coverage amount.

³ Included automatically with employee coverage.

⁴ Subject to the terms and conditions of the policy and certificate.

This is a limited benefit policy. Not all benefits are available in all states. This policy has exclusions, limitations and terms under which the policy may be continued in force or terminated.

The amount of benefits provided depends on the policy selected. Premium will vary according to the selection made. Please contact The Standard for additional information, including costs and complete details of coverage.

The Standard is a marketing name for StanCorp Financial Group, Inc., and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon, in all states except New York. Product not available in all states. Product features vary by state and are solely the responsibility of Standard Insurance Company.