

Voluntary Coverages



The Standard

Peace of Mind for Life's "What ifs"

Critical Illness Insurance



Medical insurance doesn't usually cover everything. What happens if you need money for copays, deductibles or other expenses while you're sick?

You can't predict cancer, a heart attack or a newborn's spina bifida. But you can do something to prepare for the out-of-pocket expenses that come with being very ill.

Purchase Group Critical Illness¹ insurance from Standard Insurance Company (The Standard[®]).

Critical Illness insurance

- Helps with out-of-pocket costs from a covered illness
- Pays you or a covered family member, not medical providers
- Can help with whatever costs you decide — like groceries, child care or other expenses
- Covers a variety of illnesses, including heart attack, cancer and stroke

Insurance in Action

Cancer²

Shayna beat cancer, but there were many costs her medical insurance didn't cover. She had to pay her health plan's coinsurance for chemotherapy treatments and copays for doctor visits. Plus, her husband missed work to help care for her, which meant a loss of income.

Fortunately, Shayna's **Critical Illness** insurance helped shield her family's finances during treatment.

Shayna used her Critical Illness benefit to help cover:

- Medical insurance deductible
- Doctor visit copays
- Out-of-pocket expenses for six months, including hair prosthetics
- Alternative treatments and diets not covered by her medical plan
- Transportation to medical appointments and treatments
- Lodging near treatment facility
- Husband's lost wages

A serious illness shouldn't make your bank account sick.

Contact your human resources representative to learn how to apply for Critical Illness insurance.

¹ Critical Illness Insurance is called Specified Disease Insurance in the state of Vermont.

² Examples are for illustrative purposes. Eligibility for benefits and amounts shown in this example may vary from any policy your employer may offer and may vary based upon your individual circumstances, policy definitions, waiting periods, exclusions and limitations.

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

† 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 features and availability vary by state and are solely the responsibility of Standard Insurance Company.

Voluntary Coverages (cont.)



The Standard®

First Aid for Your Finances

Group Accident Insurance



We all want to be ready for bills we don't see coming — especially accident-related costs not covered by medical insurance.

You can't predict a car crash, a fall, a bike accident or a child getting hurt playing soccer. But you can take action to help prepare your finances:

Purchase Group Accident insurance from Standard Insurance Company (The Standard®).

Accident insurance

- Helps with out-of-pocket costs from a covered accident
- Pays you or a covered family member directly, not medical providers
- Can help with whatever costs you decide — like deductibles, copays or other expenses
- Covers a wide range of treatments due to an accident
- Pays an extra 25% of total benefits for injuries during youth organized sports

Insurance in Action

Hit By a Car*

Dante was struck by a car while on vacation. An ambulance took him to the hospital, and multiple fractures kept him in the hospital for five days.

Benefits from his **Accident Insurance** helped cover his health plan's copays and deductible. Dante also used the money to pay for out-of-pocket costs, like his family's travel to and from the hospital.

Dante used his Accident Plan benefit to help cover:

- Ground ambulance
- Emergency room
- CAT scan
- Hospital admission
- Five-day hospital stay
- Two physician follow-ups
- Physical therapy (two sessions)

An accident shouldn't injure your finances.

Contact your human resources representative to learn how to apply for Accident insurance.

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Voluntary Coverages (cont.)



Keep Finances on Track

Hospital Indemnity Insurance



Medical insurance doesn't usually cover everything – which can derail your finances.

You can take action now to help prepare for the out-of-pocket expenses that come with a hospital stay:

Purchase Hospital Indemnity insurance from Standard Insurance Company (The Standard[®]).

Hospital Indemnity insurance

- Helps with out-of-pocket costs from a hospital stay due to childbirth, illness or injury
- Pays you or a covered family member, not medical providers
- Can help with whatever expenses you decide – like deductibles, copays or other bills
- Can cover your children and spouse if you choose
- Waives your premiums if you're hospitalized more than 30 days

Insurance in Action

Pregnancy*

Brooke's pregnancy took an unexpected turn when doctors had to deliver her baby by C-section. Brooke needed extra time in the hospital to recover.

Brooke's **Hospital Indemnity insurance** benefit helped meet her deductible. And that helped protect her budget for diapers, clothing and other items for her new baby.

Brooke used her Hospital Indemnity plan benefit to help cover:

- Hospital admission
- Three-day hospital stay

A hospital stay shouldn't sidetrack your budget.

Contact your human resources representative to learn how to apply for Hospital Indemnity insurance.

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Voluntary Rates

24 Deductions Per Year

THE STANDARD ACCIDENT

Coverage Selected	
Employee Only	\$ 6.09
Employee plus Spouse	\$ 9.53
EE plus Children	\$ 11.80
EE plus Spouse and Children	\$ 18.47

20 Deductions Per Year

THE STANDARD ACCIDENT

Coverage Selected	
Employee Only	\$ 7.30
Employee plus Spouse	\$ 11.44
EE plus Children	\$ 14.16
EE plus Spouse and Children	\$ 22.16

THE STANDARD HOSPITAL PLAN CORE

Coverage Selected	
Employee Only	\$ 8.01
Employee plus Spouse	\$ 13.42
EE plus Children	\$ 11.45
EE plus Spouse and Children	\$ 20.06

THE STANDARD HOSPITAL PLAN CORE

Coverage Selected	
Employee Only	\$ 9.61
Employee plus Spouse	\$ 16.10
EE plus Children	\$ 13.74
EE plus Spouse and Children	\$ 24.07

THE STANDARD HOSPITAL PLAN PREMIER

Coverage Selected	
Employee Only	\$ 11.61
Employee plus Spouse	\$ 19.51
EE plus Children	\$ 16.52
EE plus Spouse and Children	\$ 28.93

THE STANDARD HOSPITAL PLAN PREMIER

Coverage Selected	
Employee Only	\$ 13.93
Employee plus Spouse	\$ 23.41
EE plus Children	\$ 19.82
EE plus Spouse and Children	\$ 34.72

THE STANDARD CRITICAL ILLNESS PLAN WITH CANCER (FAMILY)

Coverage Selected	
\$ 10,000.00	\$ 6.98
\$ 20,000.00	\$ 13.95
\$ 30,000.00	\$ 20.93

THE STANDARD CRITICAL ILLNESS PLAN WITH CANCER (FAMILY)

Coverage Selected	
\$ 10,000.00	\$ 8.37
\$ 20,000.00	\$ 16.74
\$ 30,000.00	\$ 25.11