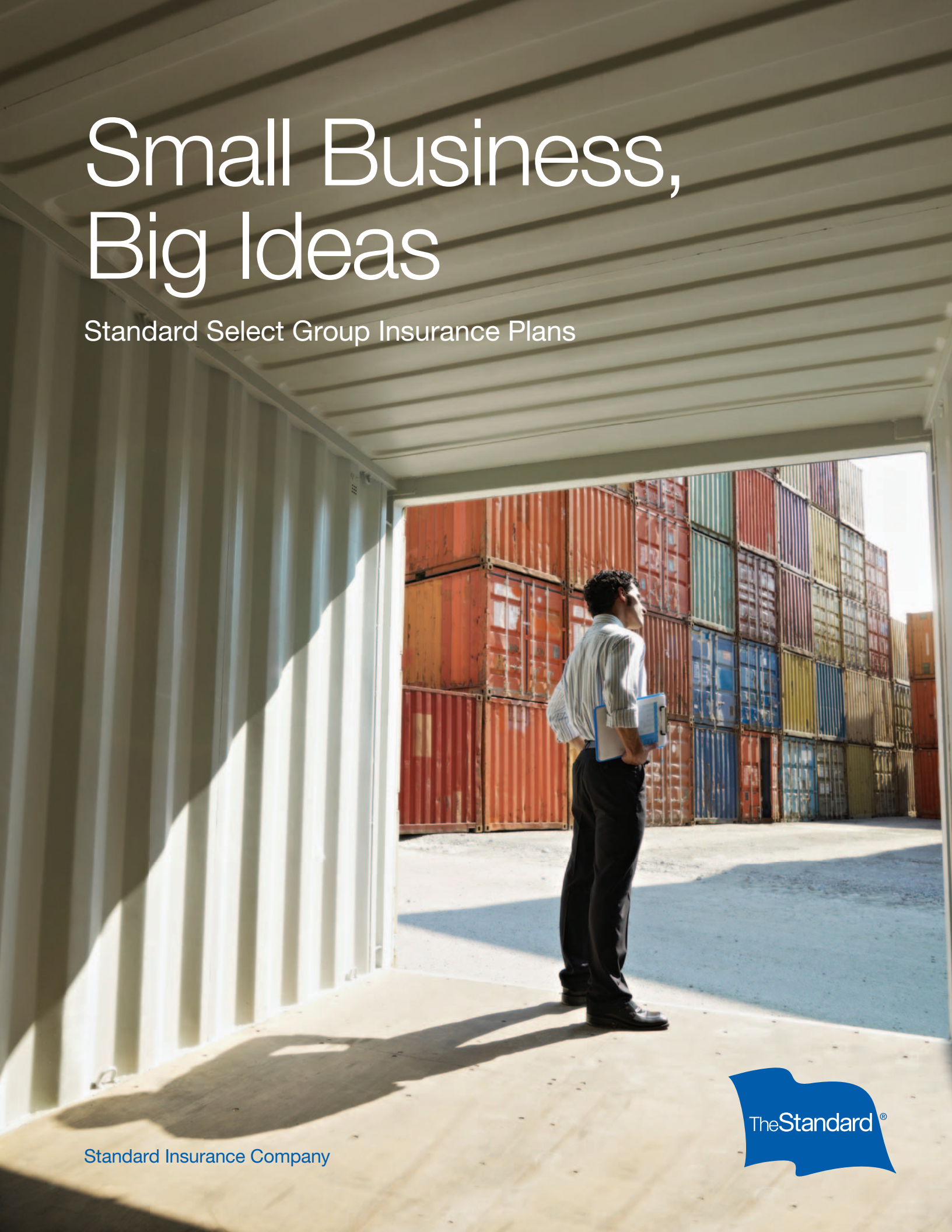


Small Business, Big Ideas

Standard Select Group Insurance Plans



Standard Insurance Company



Standard Select Group Insurance Plans

Your small business probably began with a big idea – and a big desire to offer something better. At Standard Insurance Company, we approach small business benefits with the same commitment. We have a history of helping small companies and employees achieve financial well-being and peace of mind through benefits tailored to fit individual needs.

Even with as few as two employees, you can provide valuable benefits through our Standard Select products, from Group Life and Disability insurance to Dental and eye care coverage. You can count on the high level of customer service and claims support we're known for, as well as easy online administration.

Designed specifically for small businesses, Standard Select plans offer you value through the right combination of features, options and service:

- **Standard Select Group Life insurance includes Accidental Death and Dismemberment (AD&D)** coverage and the option for Dependents Life coverage.
- **Standard Select Group Long Term Disability (LTD) and Short Term Disability (STD) insurance** plans include return-to-work benefits for employers and employees.
- **Standard Select Group Dental insurance** offers three plan designs, all with access to the Ameritas Life Insurance Corp. network and the option to add orthodontic and/or eye care coverage.

Offer a robust employee benefits package built on Standard Select insurance plans.



Group Life Insurance

Includes AD&D insurance and Travel Assistance



Short Term Disability Insurance (STD)

Features Workplace Possibilities ProgramSM



Long Term Disability Insurance (LTD)

Features Workplace Possibilities Program



Dental Insurance

Optional eye care coverage

Plan Highlights And Advantages

- Employers can share the cost of coverage with employees by choosing contributory plans, except for LTD insurance.
- Employees can qualify for Group LTD and STD coverage without submitting medical evidence of insurability, thanks to guarantee issue amounts based on the number of eligible employees.
- Group Life coverage for employers with three or more employees is available without submitting medical evidence of insurability.
- Dependents Life insurance is available for spouses and other eligible dependents.
- All three Dental plans offer optional orthodontic and eye care coverage.
- Plan design choices fit differing needs based on group size and/or industry.

Workplace PossibilitiesSM

Disability Management Experts On Call

Only The Standard's group Disability insurance includes our industry-leading Workplace Possibilities program – at no extra cost. With our STD or LTD plans, your business will have direct access via phone or email to our Workplace Possibilities consultants. These nurses and vocational rehabilitation specialists can help valuable employees stay on the job before a disability claim is filed or return to work more quickly.



Save Time By Managing Your Plan Online

Streamline benefits administration by using The Standard's easy, online tools:*

- Pay premiums online
- Add or change employee coverage
- File and monitor the status of disability claims
- View, download or print real-time employee coverage information
- Analyze disability claims experience and trends
- See payment details and much more



*Excludes Standard Select Dental customers with fewer than 10 covered employees.

Standard Select Group Life and AD&D Insurance



Benefit Amount Options

- Flat amounts in increments of \$5,000 up to the maximum allowed based on the number of eligible employees
- One times annual earnings for all employees up to maximum allowed based on the number of eligible employees; however, employers may elect to cap the maximum benefit amount at \$50,000

Maximum Benefit Amount

Number of eligible employees	Amount
2–9	\$100,000
10 or more	\$150,000

Eligibility Waiting Period Options

- Date of hire
- 30, 60, 90 or 180 days

Dependents Life

Optional: \$5,000 for spouse; \$2,000 for child(ren)

Guarantee Issue*

Number of eligible employees	Amount
2	Not available
3–4	\$20,000
5–9	\$50,000
10 or more	\$100,000

Initial Rate Guarantee

Two year – an initial three-year rate guarantee is available when purchased with two or more other lines of coverage

Built-in Features

- AD&D insurance
- Accelerated Benefit
- Repatriation Benefit
- Waiver of Premium
- Travel Assistance Service

* Satisfactory evidence of insurability may be required for late enrollments.

Standard Select Group Long Term Disability Insurance



LTD Benefit	50 to 66 ² / ₃ percent of predisability earnings (based on industry and number of eligible employees), reduced by deductible income
Maximum Monthly Benefit	From \$3,000 to \$10,000 based on industry and number of eligible employees
Minimum Monthly Benefit	\$100
Benefit Waiting Period Options	90 or 180 days
Definition of Disability	<ul style="list-style-type: none">• 24-month own occupation period followed by an any occupation period to age 65• Own occupation period to age 65 available for accountants, architects and engineers and for attorneys and physicians in firms with 10 or more eligible employees
Eligibility Waiting Period Options	<ul style="list-style-type: none">• Date of hire• 30, 60, 90 or 180 days
Preexisting Condition Exclusion	Preexisting conditions are excluded from coverage during the 180 days prior to the employee's insurance effective date, and coverage is limited during the first 24 months*
Guarantee Issue	Amounts available without evidence of insurability requirement
Initial Rate Guarantee	Two year — an initial three-year rate guarantee is available when purchased with two or more other plans
Guarantee Issue	<ul style="list-style-type: none">• Survivors Benefit• Incentives for returning to work• Cost containment provisions• Conversion privilege*

* State variations exist.

The above items are only highlights of the group insurance coverage available from The Standard. The insurance contract will contain a detailed description of the insurance coverage including the definitions, exclusions, limitations, reductions, terminating events and terms under which coverage may be continued in force or discontinued. The controlling provisions will be in the insurance contract issued by The Standard. If any discrepancies exist between the insurance contract and this brochure, the insurance contract will control.

Standard Select Group Short Term Disability Insurance



STD Benefit 60 percent of predisability earnings, reduced by deductible income

Maximum Monthly Benefit	Number of eligible employees	Amount
	2-4	\$500
	5 or more	\$1,000

Minimum Monthly Benefit \$15

- Benefit Waiting Period Options**
- First day for accident and eighth day for sickness
 - Eighth day for accident and eighth day for sickness
 - 15th day for accident and 15th day for sickness

Maximum Benefit Period Options 90th or 180th day of disability (benefits subject to the preexisting condition limitation will be paid for up to six weeks)

- Eligibility Waiting Period Options**
- Date of hire
 - 30, 60, 90 or 180 days

Preexisting Condition Exclusion Preexisting conditions are excluded from coverage during the 180 days prior to the employee's insurance effective date, and coverage is limited during the first 24 months*

Guarantee Issue Amounts available without evidence of insurability requirement

Initial Rate Guarantee Two year — an initial three-year rate guarantee is available when purchased with two or more other lines of coverage

- Built-in Features**
- Incentives for returning to work
 - Cost containment provisions

* State variations exist.

Note: The Standard does not offer Standard Select Group STD insurance to organizations located in states with statutory disability laws, including New Jersey, California, Rhode Island and Hawaii.

Standard Select Group Dental Insurance



Maximum Benefit Amount Options	\$1,000 or \$1,500 calendar year maximum per person
Annual Deductible	None for Type 1 (preventive) dental procedures; \$50 per person per calendar year, up to \$150 family maximum per year, for Type 2 (basic) and Type 3 (major) dental procedures
Benefit Waiting Period	None for Type 1 and Type 2 dental procedures; 12-month waiting period for Type 3 dental procedures*
Eligibility Waiting Period Options	<ul style="list-style-type: none">• Date of hire• 30, 60, 90 or 180 days
Orthodontic Coverage	Optional
Eye Care Coverage	Optional
Initial Rate Guarantee	One year — an initial two-year rate guarantee is available when purchased with two or more other lines of coverage
Built-in Features	<ul style="list-style-type: none">• Ameritas nationwide provider network• Max BuilderSM program• Electronic funds transfer

* For contributory plans, a late enrollment penalty may apply for eligible employees who apply for coverage more than 31 days after their eligibility date.

Enhance Your Benefits And Protect Your Business

You can strengthen your benefits package and keep life simple by choosing The Standard for additional insurance needs or financial services. Talk to your advisor about:

- Voluntary Group Insurance
- Individual Disability Insurance
- Business Protection Insurance
- Individual Annuities
- Retirement Plans

To see more big ideas and learn more about what The Standard offers your business, visit us online at www.standard.com.



For more than 100 years we have been dedicated to our core purpose: to help people achieve financial security so they can confidently pursue their dreams. We have earned a national reputation for quality products and superior service by always striving to do what is right for our customers.

Headquartered in Portland, Oregon, The Standard is a nationally recognized provider of group Disability, Life, Dental and Vision insurance. We provide insurance to more than 23,000 groups, covering approximately 6.0 million employees nationwide.* Our first group policy, written in 1951 and still in force today, stands as a testament to our commitment to building long-term relationships.

To learn more about The Standard's products for small businesses, contact your insurance advisor, call the Employee Benefits Sales and Service Office for your area at 800.633.8575 or visit us at www.standard.com.

* As of Sept. 30, 2014, based on internal data developed by Standard Insurance Company.

GP190-LIFE/S399, GP190-LIFE/ASSOC/S399,
GP190-LIFE/TRUST/S399, GP190-LIFE/A997/S399,
GS399-LIFE/TRUST, GP190-LTD/S399, GS399-LTD/TRUST,
GS399-LTD/A698, GP405-LTD, GP190-LTD/ASSOC/S399,
GP190-LTD/TRUST/S399, GP899-LTD, GP190-STD/S399,
GP399-STD/TRUST, GP405-STD, GS399-STD/ASSOC,
GS399-STD/TRUST, GP899-STD, GP399-STD,
SIC 9000 Rev. 04-13; dates may vary by state
SNY 9000 Rev. 04-13

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