

PolicyLinkSM Dental + Vision Plan

Two benefits, one plan



Standard Insurance Company
The Standard Life Insurance Company of New York



Standard Insurance Company is licensed to issue insurance in all states except New York. The Standard Life Insurance Company of New York is only licensed to issue insurance in the state of New York.

A combined plan designed specifically for small businesses

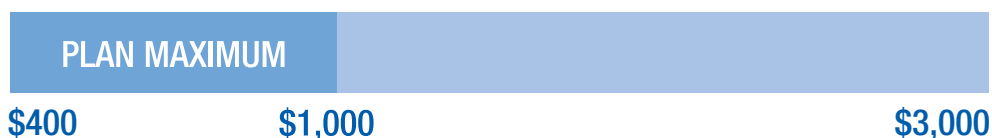
Small businesses face a constant struggle, balancing the pressures of running a business with the need to offer robust benefits in order to attract qualified employees. And as more and more small businesses are forced to make do with tighter budgets and fewer resources, many employers are relying on their brokers more than ever for creative solutions.

That's when you can refer them to our PolicyLinkSM Dental + Vision Plan. It's a unique solution designed to help your small business customers get the most value from their investment.

Employers can design a combined plan to meet their specific needs

Employers can choose from most of The Standard's Dental plans. No matter which coverage is selected, our PolicyLinkSM Dental + Vision Plan allows for a dollar amount between \$400 to \$3,000 to be set as the plan maximum.¹

In this example, the employer has chosen \$1,000 for their plan maximum.



Within the overall plan maximum, employers can designate an amount for their Vision maximum from four choices.

In this example, an employee could spend up to \$150 of the \$1,000 plan maximum on Vision care.



Help employers design the right plan for their needs, which allows them to:

- Provide Dental and Vision insurance with minimal extra cost.
- Manage two benefits with a simple, streamlined administration. All it takes is one certificate, one enrollment form, one payroll slot and one bill to manage both Dental and Vision benefits.
- Retain and attract employees with desirable benefits.

This policy provides DENTAL and VISION insurance only.

¹ The Dental portion of this plan must have Type 1, 2 or 3 coverage without limitation (internal max) on Type 3 procedures. Enrollment in the plan requires enrolling in both products. This product is not available with Standard Select or in the state of Washington.

Give yourself a competitive advantage

Our PolicyLinkSM Dental + Vision Plan will help you differentiate yourself with your small business clients. The plan combines Dental and Vision benefits into a single, affordable package.

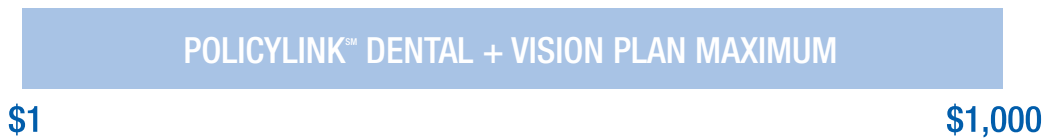
You'll be able to offer your clients a plan that provides them with the flexibility to offer popular benefits while still controlling costs. And as always, the full plan is backed by the comprehensive services and support of The Standard.

98% of U.S. businesses have 100 or fewer employees. Of those, only **25%** offer Dental; and only **21%** offer Vision.²

Employees get the freedom to choose

Our PolicyLinkSM Dental + Vision Plan gives employees a flexible approach to managing their care. If an employee doesn't require Vision care this year, he or she will have the full plan maximum available for Dental care.

Both Vision and Dental care are drawn from the same \$1,000 maximum, so employees can choose to use their benefits wherever they're needed most.



In this example, the employer has set a \$150 maximum for Vision care. If the employee uses the entire \$150 Vision maximum, he or she will have \$850 remaining in the plan for Dental care.

However, if the employee chooses to use only \$100 for Vision care, \$900 will remain in the plan. Because the employee cannot exceed the \$150 maximum for Vision care, he or she may either spend \$50 on Vision, with \$850 remaining for Dental care, or spend the entire \$900 on Dental care.



Let employees choose the coverage that's right for them, so they can take advantage of:

- A combined annual maximum benefit, so employees can enjoy high-quality care without sacrificing flexibility.
- The ability to choose a provider from one of the largest Dental networks in the industry, along with an unlimited choice of Vision providers.
- Single-carrier coverage that results in faster claims processing and simpler statements.

² "Small World: Trends in the U.S. Small Business Market." LIMRA 2013. Available at: <http://www.limra.com/Research/Abstracts/2013/130123-01.aspx>.

This policy has exclusions, limitations, reduction of benefits and terms under which the policy may be continued in force or terminated. Please contact The Standard for additional information, including costs and complete details of coverage.

Offer a new comprehensive solution to your customers

For more information, contact your local Employee Benefits Sales and Service Office at 800.633.8575.



Standard Insurance Company's first group policy, written in 1951 and still in force today, stands as a testament to our commitment to building long-term relationships. The Standard Life Insurance Company of New York founded in White Plains, N.Y., in 2000 is the sister company of Standard Insurance Company founded in Portland, Ore., in 1906, a nationally recognized provider of group employee benefits.

To learn more about PolicyLinkSM Dental + Vision Plan, call the Employee Benefits Sales and Service Office for your area at 800.633.8575 or visit us at **standard.com**.

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of 1100 SW Sixth Avenue of Portland, Oregon, in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of 445 Hamilton Avenue, 11th floor, White Plains, New York. Product features and availability vary by state and company, and are solely the responsibility of each subsidiary. Each company is solely responsible for its own financial condition. Standard Insurance Company is licensed to solicit insurance business in all states except New York. The Standard Life Insurance Company of New York is licensed to solicit insurance business in only the state of New York.