

Voluntary Employee Benefits

Valuable Protection That Makes a Difference for Your Employees



Standard Insurance Company



Attract, Support and Retain Employees With a Strong Benefits Package

You probably have the biggest part of your benefits package — the medical plan — already squared away. What else can you do to attract, support and retain top talent?

Voluntary coverage is a great solution for rounding out your benefits package. It's a way for you to minimize costs and for your employees to gain access to much-needed protection at competitive group rates.



Voluntary Benefits From a Leading Provider

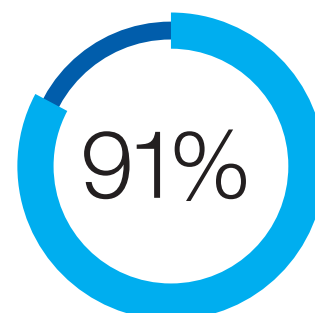
Standard Insurance Company (The Standard) offers a full spectrum of high-quality products, including many employer-paid and employee-paid basic and buy-up options.

We believe in keeping service local and personal, which is why we still maintain our local service model even as other carriers are moving away from it. With nearly 40 employee benefits sales and service offices across the country, we can support our customers where they do business — from ensuring a seamless implementation to resolving day-to-day issues. Being local allows us to better anticipate customer needs and offer more personal attention.

Our robust suite of Group Voluntary products includes:

- Accident insurance^{2, 3}
- Critical Illness insurance^{2, 3, 4}
- Hospital Indemnity insurance^{2, 3}
- Short Term Disability insurance⁵
- Long Term Disability insurance⁵
- Life and Accidental Death and Dismemberment insurance
- Dental insurance
- Vision insurance

We look forward to working with you to design a complete benefits package that helps protect your most valuable resource: your employees.



91% of employers agree that voluntary benefits support financial wellbeing.¹

1 2020 Financial Wellbeing and Voluntary Benefits Survey <https://bit.ly/3egjy0E>

2 This policy is a limited benefit policy.

3 Products not available in all states.

4 Critical Illness insurance is called Specified Disease insurance in Vermont.

5 These policies provide disability income insurance only.

The Standard's Voluntary Products

Your voluntary benefit program is a way employees can purchase coverage that fits their personal needs at competitive group rates. Premiums are conveniently paid through payroll deductions.

These products are all designed to help provide protection exactly when your employees need it most.






About one-fourth of U.S. adults (26%) say they or a household member have had problems paying medical bills in the past year.⁶

6 Prevalence and Correlates of Medical Financial Hardship in the USA, K. Robin Yabroff Ph.D, Jingxuan Zhao M.P.H, Xuesong Han Ph.D and Zhiyuan Zheng Ph.D., Journal of General Internal Medicine, volume 34, May 1, 2019

Protection From the Unexpected

The Standard offers Group Accident insurance, Critical Illness insurance and Hospital Indemnity insurance. You can select from one of three tiers of plans to offer your employees and their families.⁷ With all products, employees can take advantage of competitive group rates.

Because we pay benefits directly to the employee, there are no restrictions on how the money can be spent. Employees can use it to cover costs like co-insurance, rehabilitation, child care, utilities or groceries — wherever they see fit. And this coverage is portable, which means employees can take their coverage with them when they leave their job and pay the same rates as when they were employed.



| | Accident Insurance | Critical Illness Insurance | Hospital Indemnity Insurance |
|------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| How It Helps | <p>Fixed benefits based on injuries and treatments needed for an accident like a broken leg.</p>  | <p>Lump sum based on covered conditions like cancer or a heart attack.</p>  | <p>Fixed benefit based on each day spent in the hospital. Other benefits are available for surgery, urgent care, follow-up care and more.</p>  |
| Special Features | <p>Youth Organized Sports Benefit provides an additional 25% of the total benefit when covered children ages 18 and under are injured while participating in an organized athletic activity.</p> | <p>Dependent children are automatically covered for the same critical illnesses as the participating employee, plus 21 childhood diseases and conditions.</p> | <p>Customized offerings available to complement High Deductible Health Plans.</p> <p>Waiver of Premium permits covered individuals who are in the hospital for more than 30 days to stop making premium payments until they are discharged.</p> |
| Add-on | <p>The Health Maintenance Screening Benefit encourages employees and covered family members to proactively maintain their health with an annual payout for covered preventive screenings.</p> | | |

⁷ Does not apply to customized Hospital Indemnity plans.

Protection for Paychecks

The Standard offers both Short Term Disability and Long Term Disability insurance products. Select salary-replacement percentages, benefit waiting periods and optional services to help employees stay on the job or return to work sooner.

Our innovative Workplace PossibilitiesSM program can help shorten the length and impact of leaves and disabilities and can lead to healthier employees and higher productivity.

| | Short Term Disability Insurance | Long Term Disability Insurance |
|--------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| How It Helps | <p>Weekly benefits help cover expenses resulting from a qualifying sickness, injury, pregnancy or mental disorder.</p>  | <p>Monthly benefits help replace a portion of lost income during a qualifying disability for an extended period.</p>  |
| Additional Service | | <p>Employee Assistance Program⁸, available by phone or in person, provides employees and their dependents with support, guidance and resources during challenging times.</p> |
| Special Features | <p>A Return-to-Work focus — covers up to \$25,000 of your approved expenses to help with worksite modifications that assist a disabled person with getting back to work — and provides incentives for your employees who are ready to return to their jobs.</p> <p>The Workplace Possibilities Program is a proactive approach in which consultants — nurse and vocational case managers — help address and reduce the causes of absence and disability. For employers with 1,000 or more employees, an on-site disability consultant can be provided.</p> | |
| Add-on | <p>Health Advocacy Solution⁹ connects your employees with registered nurses and other professionals who can help them sort out paperwork and handle other complicated health care issues.</p> | |

8 For groups with 10–2,499 employees. Employee Assistance Program is provided through an arrangement with a service provider that is not affiliated with The Standard. Employee Assistance is not an insurance product. For more information, visit www.standard.com/eap.

9 Health Advocacy Solution is provided through an arrangement with a service provider that is not affiliated with The Standard. Health Advocacy does not replace health insurance coverage, provide medical care or recommend treatment. For more information, visit www.standard.com/ha.

Protection for Loved Ones — and Employees

The death of a wage earner or dependent can be financially devastating to those left behind. Life insurance helps protect your employees and their loved ones from financial hardship during a tragedy.

The Standard offers flexible and family-friendly Life insurance policies. Accidental Death and Dismemberment (AD&D) can be included as part of a Life policy or as a stand-alone policy.

| | Life Insurance | AD&D Insurance |
|-------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| How It Helps | Helps provide financial security during a difficult time and helps cover things like outstanding debt, burial expenses, medical bills, children's education and more. | Provides a variety of benefits for employees or beneficiaries to use however they want during a challenging time. |
| Special Features | <p>Accelerated Death Benefit provides eligible employees suffering from terminal illnesses with an early payout of a portion of their Life insurance benefit.</p> <p>Waiver of Premium for qualifying totally disabled employees.</p> | Family Benefits Package provides benefits to assist with child care, career adjustment for the employee's spouse and higher education for the children after a death. |
| Included Services | <p>Travel Assistance helps employees traveling more than 100 miles from home or internationally with medically related transportation and other emergencies.¹⁰</p> <p>The Life Services Toolkit gives employees access to online content for will preparation, identity theft support, and other tools and calculators, and provides beneficiaries with services for grief and legal and financial matters.¹¹</p> | AD&D Occupational Assistance helps employees return to work after a severe physical accidental loss, such as loss of a hand, foot or sight. This service is available exclusively from The Standard. It includes access to one of our Workplace Possibilities SM consultants, who can help the employee develop a return-to-work plan and provide accommodations, equipment and other services needed to return to work — up to \$10,000 of expenses. ¹² |



Our Life Benefits employees complete annual grief training to help them better understand the grieving process and recognize when beneficiaries need special attention.

10 Travel Assistance is provided through an arrangement with a service provider that is not affiliated with The Standard.

11 The Life Services Toolkit is offered through an arrangement with a service provider that is not affiliated with The Standard. This service is not an insurance product.



12 AD&D Occupational Assistance covers up to \$10,000 of approved expenses to help an employee return to work, which may include consultant's time, vocational assistance, ergonomic equipment and workplace accommodations. Services must be accessed within two years of a loss. This service is not an insurance product.

Protection for Health

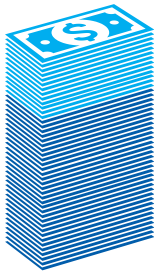
The Standard’s group Dental insurance is designed to help employees minimize their dental care costs without sacrificing quality care. Choose between a comprehensive traditional indemnity plan and a more affordable option, with the ability to customize as necessary.

Vision insurance helps employees get the eye care they need — especially important in the digital era. The Standard offers three plans that let you balance costs and benefits while providing coverage for groups as small as 10 employees.

We also offer combined Dental and Vision plans for small businesses.

| | Dental Insurance | Vision Insurance |
|--------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| How It helps | <div>Benefit helps cover preventive, basic and major care procedures and exams.</div> <div></div> | <div>Benefit helps cover eye exams, contact lenses and glasses.</div> <div></div> |
| Special Features | <div>Access to one of America’s largest dental networks. Your employees can take advantage of the Ameritas dental network, one of the largest in the country.</div> <div>Optional add-ons: Choose from benefits, including teeth whitening and laser vision correction.</div> | <div>Choice of nationwide vision provider networks. Choose coverage that works for your company. Select one of two nationwide providers or choose one of our three Balanced Care VisionSM plans that provide coverage regardless of network.</div> <div>Dual- or triple-choice Vision coverage: Offer your employees two or three plans so they can choose the level of coverage that best meets their needs.¹³</div> |
| Additional Service | <div>Complete COBRA administration helps to reduce paperwork and free up HR resources.¹⁴</div> | |

13 Only available for groups with 20–1,000 lives.
14 Only available for groups with 20 or more lives.



58% of employees admit that they're stressed about their finances.



And 50% of the stressed employees say finances have been a distraction at work.¹⁵

Education and Enrollment

Voluntary products can help provide employees with the peace of mind that they're doing everything they can to protect themselves and their families. But the success of a voluntary benefits package hinges on the education and enrollment support behind it.

Targeted Enrollment Approach

The Standard will work with you to develop tailored enrollment strategies for your voluntary program. The goal: An effective communication campaign that helps address your corporate culture and any enrollment problems you're looking to solve.

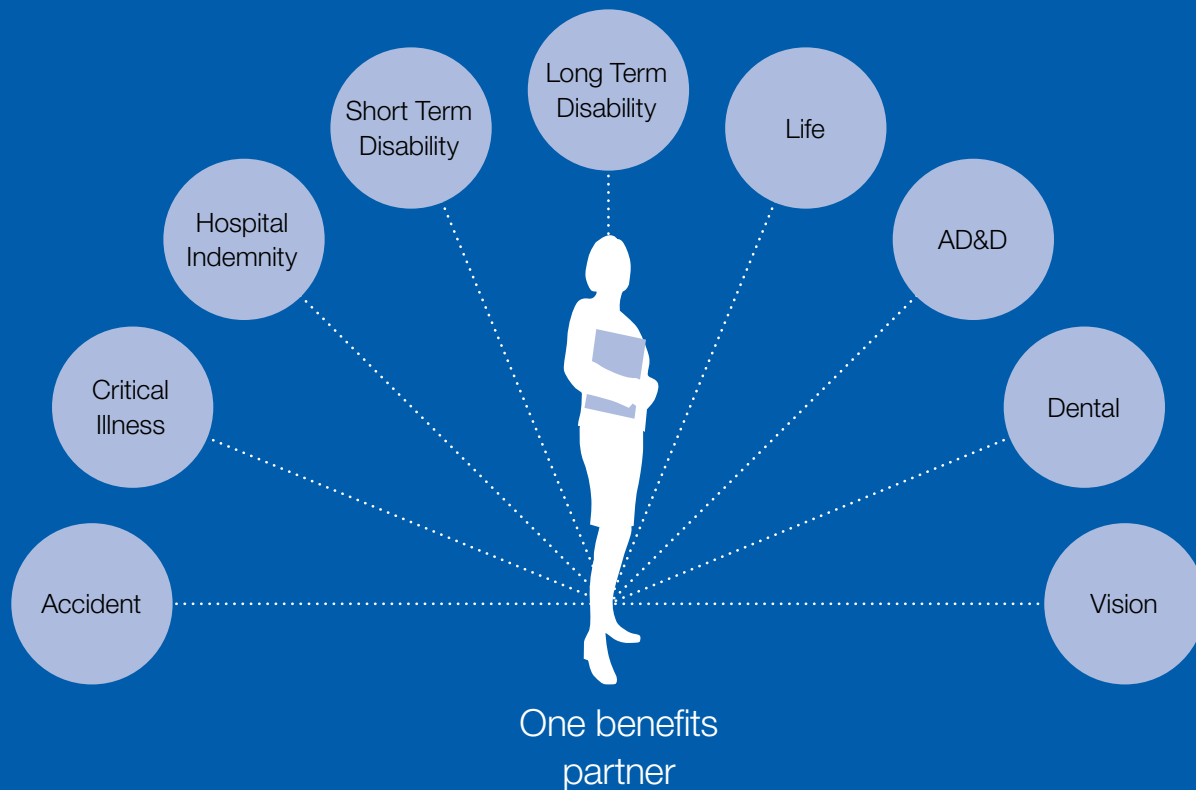
A comprehensive enrollment campaign features materials that help employees understand and better appreciate their benefits options:

- Customized enrollment campaign materials
- Personalized enrollment forms and booklets
- Online benefits education tools and materials

We can also provide:

- Integration with benefits administration platforms
- Online enrollment system and solutions
- Support for on-site benefits education
 - Group meetings
 - One-on-one enrollments

¹⁵ Price Waterhouse Cooper PwC's 9th annual Employee Financial Wellness Survey, 2020 results, May 2020



Administrative Capabilities

Simplified administration is what you'll experience when you select The Standard as your one partner for virtually all your employee benefit needs beyond the medical plan.

It all centers on our processes and administration systems. They make it easy for you to manage your benefits, reconcile bills and add or remove members.

Billing is also simplified. With one bill you can make one payment for Life, AD&D, Short Term Disability, Long Term Disability, Accident, Critical Illness and Hospital Indemnity.

Plus, you'll have the convenience of online features, including:

- Bill payment
- Member maintenance
- Policy documents
- Life and Disability medical evidence and claims reports
- Employer disability claim statement
- Claims submission¹⁶

¹⁶ Not available for Dental and Vision insurance.



Select The Standard as your one partner for all your non-medical voluntary employee benefits needs.

Contact The Standard

Together, we can design a benefits package that's a fit for your budget and your employees' protection needs. Contact your insurance advisor or the employee benefits sales and service office for your area at 800.633.8575 or visit **standard.com**.



These policies have 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.



Standard Insurance Company

The Standard is a family of companies dedicated to helping you achieve financial well-being and peace of mind. In business since 1906, we are a leading provider of financial protection products and services for employers and individuals. Our products include group and individual disability insurance, group life, dental and vision insurance, voluntary (employee-paid) benefits, absence management services, and retirement plans and annuities for employers and individuals. For more information about The Standard, visit www.standard.com or follow us on Facebook, Twitter or LinkedIn.

The Standard is the marketing name for StanCorp Financial Group, Inc., and its subsidiaries: Standard Insurance Company, The Standard Life Insurance Company of New York, Standard Retirement Services, Inc., StanCorp Mortgage Investors, Inc., StanCorp Investment Advisers, Inc., StanCorp Real Estate, LLC, and StanCorp Equities, Inc.

Standard Insurance Company
1100 SW Sixth Avenue
Portland OR 97204

standard.com

Group insurance underwritten by Standard Insurance Company is provided under policy form numbers GP190-LIFE/S399, GP190-LIFE/A997/S399, GP411-LIFE, GP190-LIFE/S214, GP1219-LIFE, GP1219-LIFE-ASSOC, GP1219-LIFE-TRUST, 9000 Rev. 04-2013; dates may vary by state, GP190-LTD/S399, GP399-LTD/TRUST, GP899-LTD, GP209-LTD, GP411-LTD, GP608-LTD, GP190-LTD/ASSOC/S399, GP190-LTD/TRUST/S399, GP399-LTD/TRUST, GP399-STD, GP190-STD/S399, GP399-STD/TRUST, GP899-STD/A300, GP309-STD, GP209-STD, GP411-STD, GP399-STD/ASSOC, GP399-STD/TRUST, GP0614-ACC, GP0614-CI, GP0614-CIw/GC0614-CI, GP0614-HI.