Voluntary Employee Benefits
Valuable Protection That Makes a Difference for Your Employees
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 insurance\(^5\)
• Long Term Disability insurance\(^6\)
• 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.

83% of employers say they plan to use voluntary benefits and services to enrich existing core benefit plans.\(^1\)

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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.

An estimated 10 million working-aged Americans struggled to pay medical bills in 2013 — even though they had health insurance.6

6 NerdWallet Health. In March 2013, NerdWallet aggregated multiple sources and data sets to estimate the impact of medical bills on Americans in 2013.
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. With all products, employees can take advantage of competitive group rates that will not increase as they get older.

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.

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<thead>
<tr>
<th>Accident Insurance</th>
<th>Critical Illness Insurance</th>
<th>Hospital Indemnity Insurance</th>
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<tbody>
<tr>
<td>Fixed benefits based on injuries and treatments needed for an accident like a broken leg.</td>
<td>Lump sum based on covered conditions like cancer or a heart attack.</td>
<td>Fixed benefit based on each day spent in the hospital. Other benefits are available for surgery, urgent care, follow-up care and more.</td>
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**How It Helps**

- **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.
- **Dependent children are automatically covered** for the same critical illnesses as the participating employee, plus 20 childhood diseases and conditions.
- **Customized offerings available to complement High Deductible Health Plans.**

**Special Features**

- **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.

**Add-on**

- **The Health Maintenance Screening Benefit** encourages employees and covered family members to proactively maintain their health with an annual payout for covered preventive screenings.

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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 Possibilities℠ program can help shorten the length and impact of leaves and disabilities and can lead to healthier employees and higher productivity.

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<th>Short Term Disability Insurance</th>
<th>Long Term Disability Insurance</th>
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<tr>
<td><strong>How It Helps</strong></td>
<td>Weekly benefits help cover expenses resulting from a qualifying sickness, injury, pregnancy or mental disorder.</td>
<td>Monthly benefits help replace a portion of lost income during a qualifying disability for an extended period.</td>
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<tr>
<td><strong>Additional Service</strong></td>
<td>Employee Assistance Program, available by phone or in person, provides employees and their dependents with support, guidance and resources during challenging times.</td>
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<td><strong>Special Features</strong></td>
<td>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.</td>
<td>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.</td>
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<tr>
<td><strong>Add-on</strong></td>
<td>Health Advocacy Solution connects your employees with registered nurses and other professionals who can help them sort out paperwork and handle other complicated health care issues.</td>
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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 families 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.

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<tr>
<th>Life Insurance</th>
<th>AD&amp;D Insurance</th>
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<td>Helps provide financial security during a difficult time and helps cover things like outstanding debt, burial expenses, medical bills, children’s education and more.</td>
<td>Provides a variety of benefits for employees or beneficiaries to use however they want during a challenging time.</td>
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<tr>
<td><strong>Accelerated Benefit</strong> provides eligible employees suffering from terminal illnesses with an early payout of a portion of their Life insurance benefit.</td>
<td><strong>Family Benefits Package</strong> provides benefits to assist with child care, career adjustment for the employee’s spouse and higher education for the children after a death.</td>
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<tr>
<td><strong>Waiver of Premium</strong> for qualifying totally disabled employees.</td>
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<td><strong>Travel Assistance</strong> helps employees traveling more than 100 miles from home or internationally with medically related transportation and other emergencies.</td>
<td><strong>AD&amp;D Occupational Assistance</strong> 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 PossibilitiesSM 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.</td>
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<td><a href="#">The Life Services Toolkit</a> 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.</td>
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Our Life Benefits employees complete annual grief training to help them better understand the grieving process and recognize when beneficiaries need special attention.

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10 Travel Assistance is provided through an arrangement with a service provider that is not affiliated with The Standard. Travel Assistance is not an insurance product in all states except Oregon. For more information, visit [www.standard.com/ta](http://www.standard.com/ta).

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.

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<tr>
<th>How It helps</th>
<th>Dental Insurance</th>
<th>Vision Insurance</th>
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<tbody>
<tr>
<td>Benefit helps cover preventive, basic and major care procedures and exams.</td>
<td>Benefit helps cover eye exams, contact lenses and glasses.</td>
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<tr>
<td>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.</td>
<td>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 Vision plans that provide coverage regardless of network.</td>
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<tr>
<td>Optional add-ons: Choose from benefits, including teeth whitening and laser vision correction.</td>
<td>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.</td>
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<tr>
<td>Additional Service</td>
<td>Complete COBRA administration helps to reduce paperwork and free up HR resources.</td>
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13 Only available for groups with 20–1,000 lives.
14 Only available for groups with 20 or more lives.
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

Almost 25 percent of workers in a recent survey admitted to being distracted at work by their personal finances.\(^\text{14}\)

Nearly 40 percent said they spend at least three hours each week either thinking about or dealing with financial problems at work.\(^\text{15}\)

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 submission

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

16 Not available for Dental and Vision insurance.
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 www.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.
Founded in Portland, Oregon in 1906, The Standard is a nationally recognized provider of group employee benefits and Individual Disability insurance. We provide insurance to approximately 23,000 groups, covering approximately 6 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. We always strive to do what’s right — for our policyholders and their employees. This dedication has resulted in a national reputation for quality products, superior service and industry expertise.

To learn more about group insurance from The Standard, contact your insurance advisor or the Employee Benefits Sales and Service Office for your area at 800.633.8575 or visit us at www.standard.com.

* As of December 31, 2015, based on internal data developed by Standard Insurance Company.

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.