

PolicyLinkSM Dental + Vision Plan

The Value Of Two Benefits, Available In A Single 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.

Offering Dental and Vision coverage is an investment in your future.

Dental and Vision coverage can be one of the best ways to attract and retain employees. The benefits encourage preventive care to help identify health problems before they become serious. But for many businesses, the costs are still perceived as too expensive.

That's why we're pleased to introduce our PolicyLinkSM Dental + Vision Plan. It's an affordable, unique plan that provides streamlined administration and robust benefits that not only give you the most value for your investment — but also add value to your business.

Let's take a look at the numbers:

Why offer a Dental plan?

The American Dental Association estimates that **164 million work hours are lost** each year due to oral disease.¹

And the actual cost to an employer may be even greater, as poor oral health has been linked to general health conditions, including diabetes and cardiovascular disease, among others.²

How does a Dental plan add value to your business?

Offering a preventive Dental care plan can improve your employees' overall health and keep them productive.

Why offer a Vision plan?

Vision problems cost businesses an estimated **\$8 billion annually** in reduced productivity.³ Offering a Vision plan can reduce those losses and help improve an employer's bottom line.

Studies show that for every **\$1 spent on Vision coverage, employers gain as much as \$7** in reduced absences and increased productivity.⁴

Why does a Vision plan attract employees?

Vision problems affect more than **120 million Americans**.³ It's a big reason why a Vision plan is one of the most desired employee benefits, after medical insurance.⁵

Provide both Dental and Vision insurance to your employees in a single, affordable package.

Our PolicyLink Dental + Vision Plan helps you get the most value for your investment. By offering both Dental and Vision insurance together, you can take advantage of the following features:

- Choose your own customizable Dental and Vision plan maximums to find the best fit for your budget. And your employees get the flexibility to use their benefits where they're needed most.
- Easily manage your plan with simplified administration. All it takes is one enrollment form, one certificate, one bill and one payroll slot to manage both Dental and Vision benefits.
- Flexible, robust benefit plans offer employees unlimited choice of Vision providers and the choice of Dental providers from one of the largest PPO networks.
- The plan is backed by the comprehensive services and support of The Standard. We are here to ensure you have everything you need to administer this unique plan.

1 American Dental Association, <http://www.ada.org/4504.aspx> (accessed July 10, 2013)

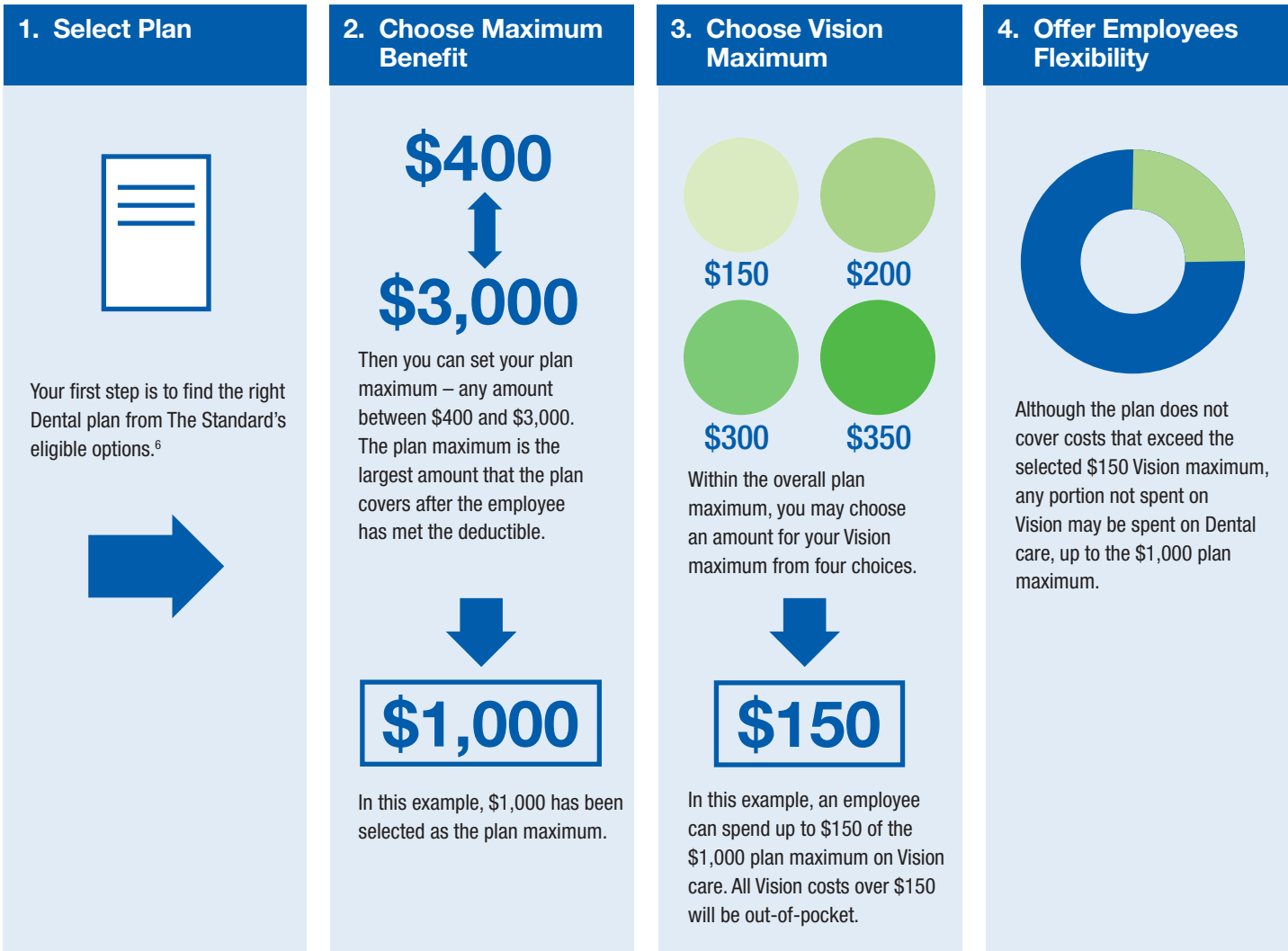
2 Mayo Clinic, <http://www.mayoclinic.com/health/dental/DE00001/NSECTIONGROUP=2> (accessed July 10, 2013)

3 "Vision Care: Focusing on the Workplace Benefit," The Vision Council of America, Fall 2008

4 "Survey of Public Knowledge, Attitudes, and Practices Related to Eye Health and Disease," National Eye Institute, 2007

5 "Shifting Paradigms: Examining Employee Benefits in the Midst of Economic Uncertainty," Technical Report, LIMRA 2009

Customize the PolicyLink Dental + Vision Plan to suit your needs:



Increase your benefits without significantly increasing your budget.
To learn more about our PolicyLink Dental + Vision Plan, contact your insurance advisor or visit us at **standard.com**.

⁶ 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.



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 the PolicyLinkSM Dental + Vision Plan, contact your insurance advisor 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.

This policy provides DENTAL and VISION insurance only.

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.