Your Employee Benefits Guide

Enroll Now To Help Secure Your Financial Future

Orange County Board of County Commissioners - Bi-weekly

Standard Insurance Company
Welcome To Your Employee Benefits Guide

Protect What Matters Most
Building a financial safety net is important. It can also be easy if you take advantage of the benefits your employer offers. Take a few minutes now to explore your options and help protect your future and your loved ones. By enrolling in valuable insurance coverage from Standard Insurance Company – at affordable group rates – you can close key gaps in your financial safety net.

You Can Count On The Standard
Orange County Government trusts The Standard, and you can too. Founded in 1906, The Standard has been keeping promises for more than 100 years. We specialize in employee benefits and offer plans designed to help give you peace of mind. Doing the right thing for our customers is in our DNA. Whether you have a question or need to file a claim, we’re easy to reach and ready to help – online or on the phone.

Act Now To Protect Yourself And Those You Love
As you explore your benefit options, think about what – and who – is important to you, now and in the future. You may also want to plan ahead to take care of financial responsibilities. Read on to learn more reasons to enroll. Then refer to the Benefits at a Glance and/or Coverage Highlights included in this guide for the details of each plan.

Disability Insurance Protects A Key Asset – Your Income
You insure assets like your car, home or other possessions. But your most valuable asset is your income. That’s why disability insurance is an important tool for securing your financial future. Disability insurance provides income replacement if you experience a covered illness, injury, pregnancy or mental disorder. The weekly or monthly benefit payments can help with bills that continue even when you can’t work, like your mortgage or rent – expenses health insurance won’t cover. To help determine how much coverage you may need, use our easy online calculator at http://www.standard.com/calculators/dineeds.html.

Your Employer-Paid Benefits
- Basic Life and Accidental Death & Dismemberment (AD&D)
- Long Term Disability (LTD)

Valuable Benefits You Can Enroll In Now
You may choose to enroll in any or all of the following plans at affordable group rates, with easy payroll deductions:
- Short Term Disability (STD)
- Additional Life with Accidental Death & Dismemberment (AD&D)
- Dependents Life with Accidental Death & Dismemberment (AD&D)
Short Term Disability Insurance

After a short waiting period, Short Term Disability (STD) insurance helps replace a portion of your weekly income for a specified period of time if you cannot work because of a covered illness, injury, pregnancy or mental disorder. Whether you're out for a planned absence like pregnancy or an unexpected illness or accident, STD insurance can help you pay bills and keep your finances on track. Refer to the Coverage Highlights for more details.

Long Term Disability Insurance

How long would your savings last if you couldn’t work for several months or years? After a Benefit Waiting Period, Long Term Disability (LTD) insurance replaces a portion of your income by paying monthly benefits if you experience a covered long-term illness, injury, pregnancy or mental disorder. Refer to the Benefits at a Glance for more details.

Life Insurance – Plan Ahead For Peace Of Mind

It's not easy to think about, but what would happen to your loved ones if something happened to you? Or, how would you cope if a family member died? An unexpected death could leave your family with significant extra expenses, including final medical and funeral costs, on top of ongoing bills and possible loss of income.

How much Life insurance is enough? Refer to the Coverage Highlights to learn more about the Life insurance coverage available through your employer. To help determine your needs, use our simple Life Insurance Calculator, available at http://www.standard.com/calculators/life.html.

Accidental Death & Dismemberment Insurance

Few people are prepared for the sudden financial loss brought on by an accidental death. Even fewer are financially prepared for the high cost of living after an accident results in a severe physical loss. Your employer offers additional financial support by including Accidental Death and Dismemberment (AD&D) insurance as part of a Group Life insurance policy or as a separate policy from The Standard. AD&D insurance is designed to pay a benefit if you or, if applicable, any other covered family member have an accident that results in a covered loss.

Refer to the Coverage Highlights for more details on your Group Life and AD&D coverage.

Ready To Enroll?

Now that you’ve reviewed your options and seen how important your benefits can be, the next step is to enroll. To enroll in coverage, visit http://ocfl.net/EmploymentVolunteerism/EmployeeBenefits.aspx. If you have any questions, just ask your employee benefits manager. Remember, you have a limited time to enroll, so start securing your financial future today.

Do You Know Your Odds Of Disability?

- 1 in 4 of today’s 20-year-olds will become disabled before they retire\(^1\)
- Every 90 seconds someone files for bankruptcy due to a serious illness\(^2\)
- The two leading causes of long-term disabilities are diseases of the musculoskeletal system and connective tissue and cancer\(^3\)

1 Social Security Basic Facts, July 26, 2013
2 The American Journal of Medicine, Vol. 122, No. 8, August 2009
3 2012 Council for Disability Awareness Long-Term Disability Claims Review
Group Long Term Disability Insurance

Group Long Term Disability (LTD) insurance from Standard Insurance Company provides financial protection for eligible employees by promising to pay a percentage of monthly earnings in the event of a covered disability.

The cost of this insurance is paid by Orange County Board of County Commissioners and its affiliates.

Eligibility

Eligible Employee
A regular employee of the employer working at least 20 hours each week. An eligible employee does not include a temporary or seasonal employee, full-time member of the armed forces, leased employee or an independent contractor.

Waiting Period Before Becoming Eligible for Insurance
None for those that meet the definition of an eligible employee on the group policy effective date. All other employees become eligible on the date they become a member.

Benefits

Monthly Benefit
60 percent of the first $16,667 of monthly predisability earnings, reduced by deductible income (e.g., work earnings, workers’ compensation, etc.)

Maximum Monthly Benefit
$10,000 before reduction by deductible income

Minimum Monthly Benefit
$100

Waiting Period Before Benefits Become Payable
180 days
**Definition of Disability**

For the benefit waiting period and the first 36 months for which LTD benefits are paid (own occupation period), being unable as a result of physical disease, injury, pregnancy or mental disorder to perform with reasonable continuity the material duties of the employee’s own occupation and suffering a loss of at least 20 percent of predisability earnings when working in the employee’s own occupation.

After that (any occupation period), being unable as a result of physical disease, injury, pregnancy or mental disorder to perform with reasonable continuity the material duties of any occupation:

- That the employee is able to perform, due to education, training or experience,
- That is available at one or more locations in the national economy, and
- For which the employee can be expected to earn at least 60 percent of predisability earnings within 12 months of returning to work, regardless of whether the employee is working in that or any other occupation.

During the any occupation period, an employee is considered partially disabled when working in an occupation but, as a result of physical disease, injury, pregnancy or mental disorder, unable to earn 80% or more of predisability earnings, in that occupation and in all other occupations for which the employee is reasonably fitted by education, training and experience.

**Maximum Benefit Period**

If an employee becomes disabled before age 62, LTD benefits may continue until age 65, or 3 years 6 months, if longer. If an employee becomes disabled at age 62 or older, the benefit duration is determined by the age when disability begins:

<table>
<thead>
<tr>
<th>Age</th>
<th>Maximum Benefit Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>62</td>
<td>3 years 6 months</td>
</tr>
<tr>
<td>63</td>
<td>3 years</td>
</tr>
<tr>
<td>64</td>
<td>2 years 6 months</td>
</tr>
<tr>
<td>65</td>
<td>2 years</td>
</tr>
<tr>
<td>66</td>
<td>1 year 9 months</td>
</tr>
<tr>
<td>67</td>
<td>1 year 6 months</td>
</tr>
<tr>
<td>68</td>
<td>1 year 3 months</td>
</tr>
<tr>
<td>69+</td>
<td>1 year</td>
</tr>
</tbody>
</table>

**Other Features & Services**

- 24 hour coverage, including coverage for work-related disabilities
- Reasonable Accommodation Expense Benefit
- Rehabilitation Plan Provision
- Return to Work Incentive
- Return to Work Responsibility
- Survivor Benefit
- Temporary Recovery Provision
- Waiver of Premium while LTD benefits are payable
- Assisted Living Benefit

This information is only a brief description of the group LTD insurance policy sponsored by Orange County Board of County Commissioners. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, exclusions and when The Standard and the employer may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for employees who become insured according to its terms. For more complete details of coverage, contact your human resources representative or Standard Insurance Company representative.
Voluntary Short Term Disability (STD) Insurance

Short Term Disability insurance pays a weekly benefit in the event you cannot work because of a covered illness or injury. An STD benefit replaces a portion of your weekly income, providing funds directly to you to help pay your bills and living expenses. Standard Insurance Company (The Standard) has developed this document to provide you with information about the optional coverage you may select through Orange County Board of County Commissioners.

Eligibility Requirements

**Policy**
- The effective date is January 1, 2018

**Employee**
- An active employee of Orange County Board of County Commissioners or its affiliates
- Regularly working at least 20 hours each week
- Temporary and seasonal employees, full-time members of the armed forces, leased employees and independent contractors are not eligible

**Premium**
- You pay 100 percent of the premium for this coverage through easy payroll deduction

Benefit Amount and Duration

**Benefit Percentage**
Your weekly STD benefit is 60 percent of the first $4,167 of your weekly insured predisability earnings, reduced by deductible income

**Plan Maximum Weekly Benefit**
$2,500

**Plan Minimum Weekly Benefit**
$25

**Maximum Benefit Period**
You may elect one of the following options:
- Option 1: 9 weeks
- Option 2: 13 weeks
- Option 3: 18 weeks
- Option 4: 22 weeks
- Option 5: 24 weeks

However, if you are eligible for benefits under an insurance plan sponsored by your employer, your maximum benefit period will be reduced by the benefit waiting period.

Note:
- All late applications (applying 31 days after becoming eligible), and reinstatements are subject to medical underwriting approval. Employees eligible but not insured under the prior STD insurance plan are also subject to medical underwriting approval. To submit a medical history statement online, visit: [https://www.standard.com/eforms/12985_641718.pdf](https://www.standard.com/eforms/12985_641718.pdf).

Employee Coverage Effective Date

To become insured, you must satisfy the eligibility requirements listed above, serve an eligibility waiting period, receive medical underwriting approval (if applicable), and be actively at work (able to perform all normal duties of your job) on the day before the scheduled effective date of insurance. If you are not actively at work on the day before the scheduled effective date of insurance, your insurance will not become effective until the day after you complete one full day of active work as an eligible employee.

Please contact your human resources representative for more information regarding the requirements that must be satisfied for your insurance to become effective.
Understanding Your Plan Design

**Benefit Waiting Period**
You may elect one of the following options. Your benefit waiting period option selection must match your maximum benefit period option selection:

- **Option 1:** 120 days
- **Option 2:** 90 days
- **Option 3:** 60 days
- **Option 4:** 30 days
- **Option 5:** 15 days

If your claim for STD Benefits is approved by The Standard, benefits become payable after you have been continuously disabled due to accidental injury, physical disease, pregnancy or mental disorder, for the applicable amount of days shown above and remain disabled, based on your option selection. Benefits are not payable during the benefit waiting period.

**Definition of Disability**
You will be considered disabled if, as a result of physical disease, injury, pregnancy or mental disorder:

- You are unable to perform with reasonable continuity the material duties of your own occupation, or
- You are unable to earn more than 80 percent of your predisability earnings when you work for your employer.

**Deductible Income**
Deductible income is income you receive or are eligible to receive while STD benefits are payable. Deductible income includes, but is not limited to:

- Sick pay, or other salary continuation paid to you by your Employer
- Amounts under an unemployment compensation law
- Amounts under any state disability income benefit law or similar law
- Earnings from work activity while you are disabled
- Earnings or compensation included in your predisability earnings which you receive or are eligible to receive while STD benefits are payable
- Any amount you receive by compromise, settlement or other method as a result of a claim for any of the above

**Exclusions**
You are not covered for a disability caused or contributed to by any of the following:

- An intentionally self-inflicted injury
- War or any act of war (declared or undeclared, and any substantial armed conflict between organized forces of a military nature)
- You are not covered for a Disability arising out of or in the course of any employment for wage or profit, if you are receiving benefits for the disability under any workers’ compensation or occupational disease law

**Limitations**
STD benefits are not payable for any period when you are:

- Not under the ongoing care of a physician in the appropriate specialty as determined by The Standard
- Eligible to receive benefits under a workers’ compensation law or similar law
- Working for wage or profit for any employer other than the employer offering your STD coverage, including self-employment
When Benefits End
STD benefits end automatically on the earliest of:

- The date you are no longer disabled
- The date your maximum benefit period ends
- The date you die
- The date long term disability benefits become payable to you under a group long term disability policy issued by The Standard
- The date you begin working for an employer other than your employer, or become self-employed

When Insurance Ends
Insurance ends automatically on the earliest of the following:

- The date the last period ends for which a premium was made
- The date your employment terminates
- The date the group policy terminates
- The date you cease to meet the eligibility requirements (insurance may continue for limited periods under certain circumstances)
- If applicable, the date your employer ceases to participate under the group policy

Group Insurance Certificate
If coverage becomes effective, and you become insured, you will receive a group insurance certificate containing a detailed description of the insurance coverage including the definitions, exclusions, limitations, reductions and terminating events. The controlling provisions will be in the group policy. Neither the information presented in this summary nor the certificate modifies the group policy or the insurance coverage in any way.

Rates
If you have questions regarding how to determine your earnings, please contact your human resources representative. Premiums for this coverage will be deducted directly from your paycheck.

<table>
<thead>
<tr>
<th>Plan Option</th>
<th>Bi-Weekly Rate per $10 of STD benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan 1</td>
<td>$0.037</td>
</tr>
<tr>
<td>Plan 2</td>
<td>$0.055</td>
</tr>
<tr>
<td>Plan 3</td>
<td>$0.097</td>
</tr>
<tr>
<td>Plan 4</td>
<td>$0.125</td>
</tr>
<tr>
<td>Plan 5</td>
<td>$0.143</td>
</tr>
</tbody>
</table>

To calculate your bi-weekly payroll deduction, use the formula indicated below:

1. Enter your average weekly earnings, not to exceed $4,167, on Line 1. Line 1: __________
2. Multiply your weekly earnings (Line 1) by 0.60 and enter on Line 2. Line 2: __________
3. Select your rate from the rate table and enter on Line 3. Line 3: __________
4. Multiply Line 2 by the amount entered on Line 3. Line 4: __________
5. Divide the amount entered on Line 4 by 10 and enter on Line 5. Line 5: __________

The amount shown on Line 5 is your estimated bi-weekly payroll deduction.
Additional Life and Accidental Death and Dismemberment (AD&D) Insurance

Life insurance coverage can help your family meet daily expenses, maintain their standard of living, pay off debt, secure your children’s education, and more in the event of your passing. AD&D insurance can provide you and your family with extra protection in the event of death or dismemberment as a result of a covered accident. Standard Insurance Company (The Standard) has developed this document to provide you with information about the elective coverage you may select through Orange County Board of County Commissioners.

Eligibility Requirements

<table>
<thead>
<tr>
<th>Policy</th>
<th>The effective date is January 1, 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>You must be insured for Basic Life through The Standard</td>
</tr>
<tr>
<td></td>
<td>You must be an active employee of Orange County Board of County Commissioners or its affiliates working at least 20 hours each week</td>
</tr>
<tr>
<td></td>
<td>Temporary and seasonal employees, full-time members of the armed forces, leased employees and independent contractors are not eligible</td>
</tr>
<tr>
<td>Dependent</td>
<td>Spouse means a person to whom you are legally married or your domestic partner as recognized by law</td>
</tr>
<tr>
<td></td>
<td>Child means your unmarried child from live birth through age 25</td>
</tr>
<tr>
<td></td>
<td>Your child cannot be insured by more than one employee</td>
</tr>
<tr>
<td></td>
<td>Your spouse or children must not be full-time member(s) of the armed forces</td>
</tr>
<tr>
<td>Premium</td>
<td>You pay 100 percent of the premium for this coverage through easy payroll deduction</td>
</tr>
</tbody>
</table>

Coverage Amount Guidelines

Within the coverage amount guidelines shown below, you select the amount of Additional Life and Dependents Life insurance for which you are interested in applying.

<table>
<thead>
<tr>
<th>Coverage Amount</th>
<th>Guarantee Issue Amount</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Employee</strong></td>
<td><strong>$10,000</strong></td>
<td><strong>$10,000</strong></td>
</tr>
<tr>
<td><strong>Spouse</strong></td>
<td><strong>Option 1: $5,000</strong></td>
<td><strong>Option 2: Increments of $10,000. Minimum of $10,000.</strong></td>
</tr>
<tr>
<td></td>
<td><strong>For employees of the Board of County Commissioners or Comptroller’s office</strong></td>
<td><strong>For all other employees</strong></td>
</tr>
<tr>
<td></td>
<td>** increments of $5,000. Minimum of $5,000.**</td>
<td><strong>Minimum of $5,000.</strong></td>
</tr>
</tbody>
</table>

*but not to exceed 5 times your Annual Earnings

**for Members with Annual Earnings of less than $20,000 who are not insured for Additional Life insurance

| Child | Choice of $5,000 or $10,000 |
Coverage Amount Guidelines, continued

Note:

- Amounts of coverage elected above the Guarantee Issue amount are subject to medical underwriting approval. To submit a medical history statement online, visit: https://www.standard.com/eforms/12985_641718.pdf.
- All late applications (applying 31 days after becoming eligible), requests for coverage increases and reinstatements are subject to medical underwriting approval. Employees eligible but not insured under the prior life insurance plan are also subject to medical underwriting approval. Dependents Life insurance for your child(ren) is not subject to medical underwriting approval.
- The coverage amount for your spouse and child cannot exceed 100 percent of your combined Basic and Additional Life coverage.

Coverage Amount Needed
Your family has a unique set of circumstances and financial demands. To help you figure out the amount of Additional Life insurance you may need to protect your loved ones, The Standard has created a Life Insurance Needs Calculator found at: http://www.standard.com/lifeneeds.

Employee Coverage Effective Date
To become insured, you must satisfy the eligibility requirements listed above, serve an eligibility waiting period, receive medical underwriting approval (if applicable), agree to pay premium, and be actively at work (able to perform all normal duties of your job) on the day before the scheduled effective date of insurance.

If you are not actively at work on the day before the scheduled effective date of insurance including Dependents Life insurance, your insurance will not become effective until the day after you complete one full day of active work as an eligible employee.

Please contact your human resources representative for more information regarding these requirements that must be satisfied for your insurance to become effective.

Life and AD&D Age Reductions
Under this plan, your coverage amount reduces by your age as follows: by 35 percent at age 65, by 50 percent at age 70, and by 65 percent at age 75.

Your spouse’s coverage amount reduces by your spouse’s age as follows: by 35 percent at age 65, by 50 percent at age 70, and by 65 percent at age 75.

If you, or your spouse, are age 65 or over, ask your human resources representative for the amount of coverage available.

Life Insurance Exclusions
This plan contains an exclusion for death resulting from suicide or other intentionally self-inflicted injury. The amount payable will exclude amounts that have not been continuously in effect for at least two years on the date of death. This is subject to state variations.

Life Insurance Features and Benefits
Please see your human resources representative for additional information about the features and benefits below.

**Waiver of Premium**
If you become totally disabled while insured under this plan and under age 60, and complete a waiting period of 180 days, your Basic and Additional Life insurance may continue without premium payment until age 65 provided you give us satisfactory proof that you remain totally disabled. Waiver of Premium does not apply to AD&D insurance.

**Accelerated Benefit**
If you become terminally ill, you may be eligible to receive up to 75 percent of your combined Basic and Additional Life benefit to a maximum of $500,000.

**Portability**
If your insurance ends because your employment terminates, you may be eligible to buy portable group insurance coverage.

**Conversion**
If your insurance ends or reduces, you may be eligible to convert your life insurance to an individual life insurance policy without submitting proof of good health.
Additional AD&D Insurance Benefit Schedule

The amount of the Additional AD&D benefit for loss of your, or your spouse’s life, is equal to 2 times the amount payable for your Additional Life or your Dependents Life benefit for your spouse, on the date of the accident. The amount of the Additional AD&D benefit for other covered losses is a percentage of the amount payable for the Additional AD&D benefit on the date of the accident as shown below.

<table>
<thead>
<tr>
<th>Loss:</th>
<th>Percentage Payable:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loss of Life¹</td>
<td>100%</td>
</tr>
<tr>
<td>One hand or one foot²</td>
<td>50%</td>
</tr>
<tr>
<td>Sight in one eye, speech, or hearing in both ears</td>
<td>50%</td>
</tr>
<tr>
<td>Two or more of the losses listed above</td>
<td>100%</td>
</tr>
<tr>
<td>Thumb and index finger of the same hand³</td>
<td>25%</td>
</tr>
<tr>
<td>Quadriplegia</td>
<td>100%</td>
</tr>
<tr>
<td>Hemiplegia</td>
<td>50%</td>
</tr>
<tr>
<td>Paraplegia</td>
<td>50%</td>
</tr>
</tbody>
</table>

¹ Including loss of life by accidental exposure to adverse weather conditions or disappearance if the disappearance is caused by an accident that could have reasonably resulted in your death.

² Even if the severed part is surgically re-attached. This benefit is not payable if an Additional AD&D benefit is payable for Quadriplegia, Hemiplegia, or Paraplegia involving the same hand or foot.

³ This benefit is not payable if an Additional AD&D benefit is payable for the loss of the entire hand.

The loss must be caused solely and directly by an accident and occurs independently of all other causes, within 365 days after the accident. Loss of life must be evidenced by a certified copy of the death certificate. All other losses must be certified by a physician in the appropriate specialty as determined by The Standard. No more than 100 percent of the AD&D benefit will be paid for all losses resulting from one accident.

Additional AD&D Insurance Exclusions

Subject to state variations, AD&D benefits are not payable for death or dismemberment caused or contributed to by:

- War or act of war, declared or undeclared, whether civil or international, and any substantial armed conflict between organized forces of a military nature
- Suicide or other intentionally self-inflicted injury
- Committing or attempting to commit an assault or felony, or actively participating in a violent disorder or riot
- Voluntary use or consumption of any poison, chemical compound, alcohol or drug, unless used or consumed according to the directions of a physician
- Sickness or pregnancy existing at the time of the accident
- Heart attack or stroke
- Medical or surgical treatment for any of the above

When Insurance Ends

Coverage ends automatically on the earliest of the following:

- The last date the last period ends for which a premium was paid
- The date your employment terminates
- The date you cease to meet the eligibility requirements (coverage may continue for limited periods under certain circumstances)
- The date the group policy, or your employer’s coverage under the group policy, terminates
- For each elective insurance coverage, the date that coverage terminates under the group policy
- For Additional AD&D insurance for you or your spouse, the date your Additional Life Insurance or Dependents Life Insurance ends
- For Additional AD&D insurance, the date your Waiver of Premium begins

In addition to the above requirements, your Dependents Life with AD&D coverage, if applicable, ends automatically on the date your dependent ceases to meet the eligibility requirements for a dependent.

For more details on when insurance ends, contact your human resources representative.
Group Insurance Certificate

If coverage becomes effective, and you become insured, you will receive a group insurance certificate containing a detailed description of the insurance coverage including the definitions, exclusions, limitations, reductions and terminating events. The controlling provisions will be in the group policy. Neither the information presented in this summary nor the certificate modifies the group policy or the insurance coverage in any way.

Employee Rates

If you elect Additional Life with AD&D insurance, your bi-weekly rate for this plan is indicated in the table below. Premiums for this coverage will be deducted directly from your paycheck.

<table>
<thead>
<tr>
<th>Employee’s Age (as of January 1)</th>
<th>Rate* (Per $1,000 of Total Coverage)</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;30</td>
<td>$0.037</td>
</tr>
<tr>
<td>30-34</td>
<td>$0.046</td>
</tr>
<tr>
<td>35-39</td>
<td>$0.074</td>
</tr>
<tr>
<td>40-44</td>
<td>$0.111</td>
</tr>
<tr>
<td>45-49</td>
<td>$0.157</td>
</tr>
<tr>
<td>50-54</td>
<td>$0.231</td>
</tr>
<tr>
<td>55-59</td>
<td>$0.263</td>
</tr>
<tr>
<td>60-64</td>
<td>$0.332</td>
</tr>
<tr>
<td>65-69</td>
<td>$0.651</td>
</tr>
<tr>
<td>70+</td>
<td>$1.288</td>
</tr>
</tbody>
</table>

To calculate your premium:

1. Amount Elected: Write this amount on the Additional Life with AD&D requested amount line on your Enrollment and Change Form. Line 1: __________
2. Line 1 divided by $1,000 = Line 2. Line 2: __________
3. Select your rate from the rate table and enter on Line 3. Line 3: __________
4. Multiply Line 2 by the amount shown on Line 3. Line 4: __________

The amount shown on Line 4 is your estimated bi-weekly payroll deduction.

* Your AD&D benefit is 2 times the amount of Life benefit selected. Bi-weekly AD&D rate of $0.009 per $1,000 of Life benefit times two (2) has been included in each of the above rates.

Spouse Rates

If you elect Dependents Life with AD&D insurance for your spouse, your bi-weekly rate for this plan is indicated in the table below. Premiums for this coverage will be deducted directly from your paycheck.

<table>
<thead>
<tr>
<th>Employee’s Age (as of January 1)</th>
<th>Rate* (Per $1,000 of Total Coverage)</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;30</td>
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<td>$0.651</td>
</tr>
<tr>
<td>70+</td>
<td>$1.288</td>
</tr>
</tbody>
</table>

To calculate your premium:

1. Amount Elected: Write this amount on the Spouse Life with AD&D requested amount line on your Enrollment and Change Form. Line 1: __________
2. Line 1 divided by $1,000 = Line 2. Line 2: __________
3. Select your rate from the rate table and enter on Line 3. Line 3: __________
4. Multiply Line 2 by the amount shown on Line 3. Line 4: __________

The amount shown on Line 4 is your estimated bi-weekly payroll deduction.

* Your AD&D benefit is 2 times the amount of Life benefit selected. Bi-weekly AD&D rate of $0.009 per $1,000 of Life benefit times two (2) has been included in each of the above rates.
Child Rates

If you elect Dependents Life insurance for your eligible child(ren), your **bi-weekly** rate for this coverage is $0.16 per $5,000 regardless of the number of eligible children covered. Premiums for this coverage will be deducted directly from your paycheck.
Group Life insurance through your employer gives you assurance that your family will receive some financial assistance in the event of a death. But coverage under a group Life policy from Standard Insurance Company (The Standard) does more than help protect your family from financial hardship after a loss. We have partnered with Morneau Shepell to offer a lineup of additional services that can make a difference now and in the future.

Online tools and services can help you create a will, make advance funeral plans and put your finances in order. After a loss, your beneficiary can consult experts by phone or in person, and obtain other helpful information online.

The Life Services Toolkit is automatically available to those insured under a group Life insurance policy from The Standard.

Services to Help You Now

Visit the Life Services Toolkit website at standard.com/mytoolkit and enter user name “assurance” for information and tools to help you make important life decisions.

• **Estate Planning Assistance:** Online tools walk you through the steps to prepare a will and create other documents, such as living wills, powers of attorney and health care agent forms.

• **Financial Planning:** Consult online services to help you manage debt, calculate mortgage and loan payments, and take care of other financial matters with confidence.

• **Health and Wellness:** Timely articles about nutrition, stress management and wellness help employees and their families lead healthy lives.

• **Identity Theft Prevention:** Check the website for ways to thwart identity thieves and resolve issues if identity theft occurs.

• **Funeral Arrangements:** Use the website to calculate funeral costs, find funeral-related services and make decisions about funeral arrangements in advance.

If you are a recipient of an Accelerated Benefit, you may access the services for beneficiaries outlined on the next page.
Services for Your Beneficiary

Life insurance beneficiaries can access services for 12 months after the date of death. Recipients of an Accelerated Benefit can access services for 12 months after the date of payment.

These supportive services can help your beneficiary cope after a loss:

- **Grief Support**: Clinicians with master’s degrees are on call to provide confidential grief sessions by phone or in person. Your beneficiaries are eligible for up to six face-to-face sessions and unlimited phone contact.
  
  Our clinicians may offer your beneficiaries additional grief support through books sent to their home, based on each individual’s needs. As part of this program, age-appropriate books can be sent for children and teens.

- **Legal Services**: Your beneficiaries can obtain legal assistance from experienced attorneys. They can:
  
  - Schedule an initial 30-minute office and a telephone consultation with a network attorney. Beneficiaries who wish to retain a participating attorney after the initial consultation receive a 25 percent rate reduction from the attorney’s normal hourly or fixed-fee rates.
  
  - Obtain an estate-planning package that consists of a simple will, a living will, a health care agent form and a durable power of attorney.

- **Financial Assistance**: Your beneficiaries have unlimited phone access to financial counselors who can help with issues such as budgeting strategies, and credit and debt management, including hour-long sessions on topics requiring more in-depth discussion.

- **Support Services**: During an emotional time, your beneficiaries can receive help planning a funeral or memorial service. Work-life advisors can guide them to resources to help manage household repairs and chores; find child care and elder care providers; or organize a move or relocation.

- **Online Resources**: Your beneficiaries can easily access additional services and features on the Life Services Toolkit website for beneficiaries, including online resources to calculate funeral costs, find funeral-related services and make decisions about funeral arrangements.

For beneficiary services, visit standard.com/mytoolkit (user name = support) or call the assistance line at 800.378.5742.

2 The Life Services Toolkit is not available to Life insurance beneficiaries who are minors or to non-individual entities such as trusts, estates, charities.

The Life Services Toolkit is provided through an arrangement with Morneau Shepell and is not affiliated with The Standard. Morneau Shepell is solely responsible for providing and administering the included service. This service is not an insurance product.
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Beneficiaries can participate in phone consultations or in-person meetings with trained grief counselors.

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Explore the world with confidence.

Rely on Travel Assistance when you’re away from home.
Things can happen on the road. Passports get stolen or lost. Unforeseen events or circumstances derail travel plans. Medical problems surface at the most inconvenient times. Travel Assistance can help you navigate these issues and more at any time of the day or night.

You and your spouse are covered with Travel Assistance — and so are kids through age 25 — with your group insurance from Standard Insurance Company (The Standard).

Security That Travels with You

Travel Assistance is available when you travel more than 100 miles from home or internationally for up to 180 days for business or pleasure. It offers aid before and during your trip, including:

- Passport, visa, weather and currency exchange information, health hazards advice and inoculation requirements
- Emergency ticket, credit card and passport replacement, funds transfer and missing baggage
- Help replacing prescription medication or lost corrective lenses and advancing funds for emergency medical payment
- Emergency evacuation to the nearest adequate medical facility and medically necessary repatriation to the employee’s home, including repatriation of remains
- Connection to medical care providers, interpreter services, a local attorney, consular office or bail bond services
- Return travel companion if travel is disrupted due to emergency transportation services or return dependent children if left unattended due to prolonged hospitalization
- Logistical arrangements for ground transportation, housing and/or evacuation in the event of a natural disaster, political unrest and social instability

1 Travel Assistance is provided by Generali Global Assistance. Generali Global Assistance (GGA) is the marketing name used by GMMI, Inc. for their services, which is not affiliated with The Standard. Travel Assistance is subject to the terms and conditions, including exclusions and limitations of the Travel Assistance Program Description. GGA is solely responsible for providing and administering the included service. Travel Assistance is not an insurance product. This service is only available while insured under The Standard’s group policy.

2 Must be arranged by Generali Global Assistance. The Combined Single Limit (CSL) for these services is $1 million. One service or combination of the services may exceed the CSL. The insured is responsible for payment of any expenses that exceed the CSL.

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.
Standard Insurance Company

For more than 100 years we have been dedicated to our core purpose: to help people achieve financial well-being and peace of mind. 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 and Individual Disability insurance. We provide insurance to more than 24,800 groups, covering over 8 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 products from The Standard, contact your human resources department or visit us at www.standard.com.

* As of June 30, 2013, based on internal data developed by Standard Insurance Company.