



Your Employee Benefits Guide

Enroll Now To Help Secure Your Financial Future

University of Arkansas

Standard Insurance Company



Employees of University of Arkansas, 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

The University 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 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 Long Term Disability (LTD)
- Basic Life

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:

- Buy-up Long Term Disability (LTD)
- Additional Life
- Dependents Life
- Accidental Death & Dismemberment (AD&D)

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 Coverage Highlights 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 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. Contact your human resources department or visit your campus web site to get an enrollment form. 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 retire¹
- Every 90 seconds someone files for bankruptcy due to a serious illness²
- 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



Buy-up Long Term Disability (LTD) Insurance

Long Term Disability insurance is designed to pay a monthly benefit to you in the event you cannot work because of a covered illness or injury. This benefit replaces a portion of your income, thus helping you to meet your financial commitments in a time of need. Buy-up LTD insurance offers you the opportunity to choose one of two levels of LTD coverage.

The basic LTD plan is fully paid by the University and provides a basic level of LTD coverage. The buy-up option is paid for by you and provides a higher level of LTD coverage. If the policy becomes effective and you do not elect the buy-up option, you will automatically be enrolled in the basic LTD plan. Standard Insurance Company (The Standard) has developed this document to provide you with information about the optional coverage you may select through the University.

Eligibility Requirements

- Policy # 750976**
 - The group policy effective date is January 1, 2015
- Employee**
 - You must be an active employee participating in the University's benefit program, who is employed at least 50 percent time or greater, and has an annual base earnings that exceeds \$20,000
 - Actively working at least 20 hours each week
 - A citizen or resident of the United States or Canada
 - Temporary and seasonal employees, leased employees and independent contractors are not eligible
- Premium**
 - You pay 100 percent of the premium for the buy-up portion of this coverage through easy payroll deduction

Benefit Amount

Your monthly LTD benefit is a percentage of your insured monthly predisability earnings reduced by deductible income.

	<u>Basic LTD Plan</u>	<u>Buy-up LTD Plan</u>
Percentage of monthly predisability earnings	60%	60%
Plan Maximum Monthly Benefit	\$1,000	\$5,000
Plan Minimum Monthly Benefit	\$100 or 10% of your LTD benefit before reduction by deductible income	\$100 or 10% of your LTD benefit before reduction by deductible income

Note:

- As of January 1, 2016, the LTD Policy has been changed to a 180 day/12 month Preexisting Condition Exclusion for all late applications (applying 31 days after becoming eligible) for Buy-up optional LTD. LTD claims filed within the first 12 months of the Buy-up optional LTD plan becoming effective may be subject to this exclusion.

Benefit Amount, Continued

To compare the amount of your LTD benefit under both plans, fill in the blanks below:

	<u>Basic LTD Plan</u>	<u>Buy-up LTD Plan</u>
1. Enter your monthly predisability earnings	\$ _____ (If your monthly predisability earnings exceed \$1,667, do not include earnings over \$1,667)	\$ _____ (If your monthly predisability earnings exceed \$8,333, do not include earnings over \$8,333)
2. Percentage of predisability	60%	60%

earnings

3. Multiply amount on line 1 by percentage on line 2 and enter total here. This is your monthly LTD benefit amount before reduction for deductible income. \$ _____ \$ _____

Disability Needs Calculator

Your family has a unique set of circumstances and financial demands. To help you figure out the amount of Disability insurance you may need if you become unable to work, The Standard has created a Disability Needs Calculator found at: <http://www.standard.com/calculators/dineeds.html>

Employee Coverage Effective Date

To become insured, you must satisfy the eligibility requirements listed above, 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

If your claim for LTD benefits is approved by The Standard, benefits become payable after the benefit waiting period. This is a specified number of days during which you must remain continuously disabled. Benefits are not payable during the benefit waiting period. The benefit waiting period is 180 days.

Own Occupation Definition of Disability

For the benefit waiting period and the first 24 months for which LTD benefits are paid, you are considered disabled when you are unable as a result of physical disease, injury, pregnancy or mental disorder to perform with reasonable continuity the material duties of your own occupation **AND** are suffering a loss of at least 20 percent of your indexed predisability earnings when working in your own occupation. You are not disabled merely because your right to perform your own occupation is restricted, including a restriction or loss of license.

Any Occupation Definition of Disability

After the own occupation period of disability, you will be considered disabled if you are unable as a result of physical disease, injury, pregnancy or mental disorder to perform with reasonable continuity the material duties of any occupation.

Understanding Your Plan Design, Continued

Maximum Benefit Period

The maximum benefit period is indicated below. The benefit duration is determined by your age when disability begins:

<u>Age</u>	<u>Maximum Benefit Period</u>
61 or younger	To age 65 or for 5 years, whichever is longer
62	3 years 6 months
63	3 years
64	2 years 6 months
65	2 years
66	1 year 9 months
67	1 year 6 months
68	1 year 3 months
69+	1 year

Deductible Income

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

- Sick pay, annual or personal leave pay, severance pay or other forms of salary continuation (not including donated amounts) paid
- Benefits under any workers' compensation law or similar law
- Amounts under unemployment compensation law
- Social Security disability or retirement benefits, including benefits for your spouse and children
- Disability benefits from any other group insurance
- Disability or retirement benefits under your employer's retirement plan
- Benefits under any state disability income benefit law or similar law
- Earnings or compensation included in predisability earnings which you receive or are eligible to receive while LTD benefits are payable
- Earnings from work activity while you are disabled, plus the earnings you could receive if you worked as much as your disability allows
- Amounts due from or on behalf of a third party because of your disability, whether by judgment, settlement or other method
- Any amount you receive by compromise, settlement or other method as a result of a claim for any of the above

Benefit Calculation

Example The LTD benefit amount is determined by multiplying your insured predisability earnings by the specified benefit percentage. This amount is then reduced by deductible income. In the example below, which assumes the employee has purchased Buy-up LTD coverage, the LTD benefit amount is 60 percent of insured predisability earnings. If your monthly earnings before becoming disabled were \$4,500, and you now receive a monthly Social Security disability benefit of \$1,200 and a monthly retirement benefit of \$900, your monthly LTD benefit would be calculated as follows:

Insured predisability earnings	\$4,500
LTD benefit percentage	X 60%
	<u>\$2,700</u>
Less Social Security disability benefit	-\$1,200
Less retirement benefit	<u>-\$900</u>
Amount of LTD benefit	\$600

Additional Features

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

- 24 Hour Coverage** 24-hour LTD plans provide coverage for disabilities occurring on or off the job.
- Rehabilitation Plan** If you are participating in an approved Rehabilitation Plan, The Standard may include payment of some of the expenses you incur in connection with the plan including but not limited to: training and education expenses, family (child and elder) care expenses, job related expenses and job search expenses.
- Reasonable Accommodation Expense Benefit** If your employer makes an approved work-site modification that enables you to return to work while disabled, The Standard will reimburse your employer up to a pre-approved amount for some or all of the cost of the modification.
- Rehabilitation Incentive Benefit** If you agree to participate in a rehabilitation plan that prepares you to return to work (plan must be approved by The Standard), you may be eligible to receive an additional benefit equal to 10 percent of your predisability earnings. When added to any other amount you receive from The Standard, your total benefit cannot exceed the maximum benefit allowed by the policy.
- Survivors Benefit** If you die while LTD benefits are payable, and on the date you die you have been continuously disabled for at least 180 days, a survivors benefit will be payable. The Survivors Benefit is the amount of the last LTD Benefit paid to you and will be paid for up to 12 months after your death. Any survivor’s benefit payable will first be applied to any overpayment of your claim.
- Conversion** Allows you to obtain LTD conversion insurance after the termination of your insurance. You must be eligible and apply within 31 days of the date your insurance ends. Contact your Human Resources department for more information.

Exclusions

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

- Your committing or attempting to commit an assault or felony, or your active participation in a violent disorder or riot
- An intentionally self-inflicted injury, while sane or insane
- War or any act of war (declared or undeclared, and any substantial armed conflict between organized forces of a military nature)
- The loss of your professional or occupational license or certification
- A preexisting condition or the medical or surgical treatment of a preexisting condition unless on the date you become disabled, you have been continuously insured under the group policy for a specified period of time, and you have been actively at work for at least one full day after the end of the exclusion period. These periods are of the same duration under both the basic LTD plan and buy-up LTD plan, however the periods may not run concurrently, depending upon the effective date of your coverage under the buy-up LTD plan

Preexisting Condition Provision

A preexisting condition is a mental or physical condition whether or not diagnosed or misdiagnosed:

- For which, as a result of any medical examination, including routine examination, was discovered or suspected at any time during the Preexisting Condition Period below.

Preexisting Condition Period The 90-day period just before your insurance becomes effective

Exclusion Period 12 months

Limitations

LTD 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
- Not participating in good faith in a plan, program or course of medical treatment or vocational training or education approved by The Standard, unless your disability prevents you from participating
- Confined for any reason in a penal or correctional institution

In addition, payment of LTD benefits is limited in duration:

- If you reside outside the United States or Canada
- If your disability is caused or contributed to by mental disorders.

When Benefits End

LTD 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 benefits become payable under any other LTD disability insurance plan under which you become insured through employment during a period of temporary recovery
- The date you fail to provide proof of continued disability and entitlement to benefits

When Insurance Ends

Insurance ends automatically on the earliest of the following:

- The last day of the last period for which you make a premium contribution (except if premiums are waived while disabled)
- The date your employment terminates
- The date the group policy terminates
- The date you cease to be a member (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 access to 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 elect the Buy-up LTD plan, your monthly premium rate for this plan is 0.47% of your monthly earnings. Premiums for the Buy-up LTD plan will be deducted directly from your paycheck. If you do not enroll in the Buy-up LTD plan, subject to eligibility requirements, you will automatically be insured under the basic LTD plan with no premium cost to you. If you have questions regarding how to determine your earnings, please contact your human resources representative.

To calculate your estimated monthly payroll deduction, use the formula indicated below:

1. Enter your annual base salary on line 1 (up to \$100,000 max). Line 1: _____
2. Divide the amount on line 1 by 12 for your monthly salary and enter the amount on line 2. Line 2: _____
3. Subtract \$1,666.67 (which is your covered Basic LTD), from the amount on line 2 and enter on line 3. Line 3: _____
4. Multiply the amount on line 3 by 0.0047. Line 4: _____

The amount shown on Line 4 is your estimated monthly payroll deduction.



Additional Life Insurance

It's not easy to think about, but what if you suddenly died? Your family could be faced with house payments, unpaid bills, childcare and other expenses just to maintain their current lifestyle. Could your family live without your income? Would your family be able to cover the medical expenses associated with a terminal illness or with burial and funeral expenses?

You make a great investment in your family. You spend time with them. You care for them. You work for them. And if you're not there for them, you want them protected. Your employer provides you with a basic amount of Group Life insurance to help protect your loved ones in the event of your death. Since every employee's needs are different, your employer also provides you with the opportunity to apply for Additional Life insurance from The Standard.

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. Standard Insurance Company (The Standard) has developed this document to provide you with information about the elective coverage you may select through the University.

Eligibility Requirements

Policy # 750976

- The group policy effective date is January 1, 2015

Employee

- You must be insured for Basic Life through The Standard
- You must be an active employee participating in the University's benefit program and employed at least 50 percent time or greater
- Regularly working at least 20 hours each week
- Temporary and seasonal employees, leased employees and independent contractors are not eligible
- You cannot be insured as both an employee and a dependent

Dependent

- You must be enrolled in Basic Life insurance for yourself in order to elect Dependents Life insurance
- Spouse means a person to whom you are legally married
- Child means your child from live birth to age 26
- Your child cannot be insured by more than one employee

Premium

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

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.

Your Additional Life coverage is available in multiples of 1, 2, 3, or 4 times your annual earnings to a maximum of \$500,000.

Dependents Life coverage amounts available for your spouse and child

Option	Spouse Coverage Amount	Child(ren) Coverage Amount
1	\$10,000	\$5,000
2	\$15,000	\$7,500
3	\$20,000	\$10,000

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://www3.standard.com/w/PA_AmuBridgeWeb/MuServlet/?id=eb55d8045567ae8fb62bb2123bb3128b.

- 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.

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, 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, 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 Age Reductions

Under this plan, your coverage amount reduces by your age as follows: by 35 percent at age 70 and by 50 percent at age 75. If you are age 70 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.

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 and Dependents Life insurance on eligible dependents may continue without premium payment until age 65 provided you give us satisfactory proof that you remain totally disabled.
Accelerated Benefit	If you become terminally ill, you may be eligible to receive up to 80 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.

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 terminates

In addition to the above requirements, your Dependents Life coverage ends automatically on the date your dependent ceases to meet the eligibility requirements for a dependent. It is your responsibility to notify the employer when you no longer have eligible dependents so your premium payments for dependents coverage will cease.

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 access to 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 insurance, your monthly rate for this plan is indicated in the table below. Premiums for this coverage will be deducted directly from your paycheck.

Employee's Current Age	Rate (Per \$1,000 of Total Coverage)
<30	\$0.040
30-34	\$0.056
35-39	\$0.064
40-44	\$0.080
45-49	\$0.120
50-54	\$0.184
55-59	\$0.344
60-64	\$0.528
65-69	\$1.016
70+	\$1.640

To calculate your premium:

1. Enter 1, 2, 3, or 4 times your annual salary on line 1. Line 1: _____
 2. Round salary up to the next higher thousand (\$500,000 max). This is your Additional Life request coverage amount. Line 2: _____
 3. Remove the last three zeroes from amount on line 2 (or, divide by 1,000). Line 3: _____
 4. Multiply the amount on line 3, by your Age Rate and enter on line 4. Line 4: _____
- The amount shown on Line 4 is your estimated monthly payroll deduction.

Spouse/Child(ren) Rates

If you elect Dependents Life insurance for your spouse and child your monthly rate for this plan is indicated in the table below. Premiums for this coverage will be deducted directly from your paycheck.

Spouse/Child Coverage Amount	Monthly Rate (Regardless of the number of dependents)
\$10,000 / \$5,000	\$2.71
\$15,000 / \$7,500	\$4.07
\$20,000 / \$10,000	\$5.42



Voluntary Accidental Death and Dismemberment (AD&D) Insurance

Accidents can happen to anyone, anywhere. Voluntary AD&D insurance can provide extra protection in the event an accident happens to you. Standard Insurance Company (The Standard) has developed this document to provide you with information about the elective coverage you may select through the University.

Eligibility Requirements

- Policy # 750976**
 - The group policy effective date is January 1, 2015
- Employee**
 - You must be an active employee participating in the University’s benefit program, employed at least 50 percent time or greater, and regularly working at least 20 hours each week
 - Temporary and seasonal employees, leased employees and independent contractors are not eligible
- Dependent**
 - You must elect Voluntary AD&D insurance for yourself in order to elect Dependents AD&D insurance
 - Spouse means a person to whom you are legally married
 - Child means your child from live birth to age 26
- Premium**
 - You pay 100 percent of the premium for this coverage through easy payroll deduction

Coverage Amount Guidelines

Within the coverage amount guidelines shown below, you select the amount of Voluntary AD&D and AD&D for your dependents for which you are interested in applying.

	Minimum	Incremental Unit	Maximum
Employee	\$25,000	\$25,000	\$300,000
Spouse	60% of your coverage to a maximum of \$180,000		
Child(ren)	20% of your coverage to a maximum of \$25,000		

Employee Coverage Effective Date

To become insured, you must satisfy the eligibility requirements listed above, 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 AD&D 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.

Voluntary AD&D Age Reductions

Under this plan, your coverage amount does not reduce due to age.

Your spouse’s coverage amount reduces by your spouse’s age as follows: by 35% at age 70, by 55% at age 75, by 70% at age 80, and by 85% at age 85.

Voluntary AD&D Insurance Benefit Schedule

The amount of your or your dependents AD&D benefit for losses covered under this plan is a percentage of the amount of your or your dependents AD&D insurance in effect on the date of the covered accident as shown below.

Loss:	Percentage Payable:
Loss of Life ¹	100%
One hand or one foot ²	50%
Sight in one eye, speech, or hearing in both ears	50%
Two or more of the losses listed above	100%
Thumb and index finger of the same hand ³	25%
Quadriplegia	100%
Hemiplegia	50%
Paraplegia	75%

¹Including 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.

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

³This benefit is not payable if a Voluntary 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.

Voluntary AD&D Insurance Exclusions

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
- Boarding, leaving or being in or on any kind of aircraft, unless you are a fare paying passenger on a commercial aircraft

Voluntary AD&D Insurance Features

The following are brief descriptions of features included in this plan. These features offer additional benefits when an AD&D benefit is payable

- Air Bag Benefit⁴** This provides an additional benefit if you or your dependent die as a result of a covered automobile accident where an eligible air bag system deployed at the time of the accident and for which a seat belt benefit is payable.
- Family Benefits Package** Eligible family members may be entitled to receive additional financial help for child care, college or career training in the event of your death. Included are the Child Care Benefit, Higher Education Benefit and Career Adjustment Benefit.
- Occupational Assault Benefit** This provision provides an additional benefit if you suffer death or dismemberment as a result of an act of workplace physical violence that is punishable by law.
- Paralysis Benefit⁴** This provides a portion of your AD&D benefit if you suffer an accident that results in quadriplegia, hemiplegia, or paraplegia.

Voluntary AD&D Insurance Features, Continued

Public Transportation Benefit⁴ This provides an additional benefit in the event of death as a result of an accident that occurs while you are riding as a fare-paying passenger on public transportation.

Seat Belt Benefit⁴ This provides an additional benefit if you or your dependent die as a result of a covered automobile accident while properly using a seat belt system.

⁴ This benefit is also available to your dependents.

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 terminates

In addition to the above requirements, your Dependents AD&D coverage ends automatically on the date your dependent ceases to meet the eligibility requirements for a dependent. It is your responsibility to notify the employer when you no longer have eligible dependents so your premium payments for dependents coverage will cease.

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 access to 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.

Voluntary AD&D Monthly Premiums

Employee Coverage Amount	Employee Only	Family
\$25,000	0.38	0.75
\$50,000	0.75	1.50
\$75,000	1.13	2.25
\$100,000	1.50	3.00
\$125,000	1.88	3.75
\$150,000	2.25	4.50
\$175,000	2.63	5.25
\$200,000	3.00	6.00
\$225,000	3.38	6.75
\$250,000	3.75	7.50
\$275,000	4.13	8.25
\$300,000	4.50	9.00

Travel Assistance

Security That Travels With You



Travel Assistance helps you cope with emergencies when you travel more than 100 miles from home or internationally for trips of up to 180 days. It can also help you with non-emergencies, such as planning your trip.

You do not have to enroll. As a participant in your employer's group insurance from The Standard,[‡] you are automatically covered – and so is your family. All services are available 24 hours a day, every day.

Travel Assistance Offers The Following Services:

- **Pre-trip Assistance** including passport, visa, weather and currency exchange information, health hazards advice and inoculation requirements
- **Trip Assistance** including emergency ticket, credit card and passport replacement assistance, funds transfer assistance and missing baggage assistance
- **Medical Assistance** including locating medical care providers and interpreter services
- **Legal Assistance** including locating a local attorney, consular officer or bail bond services
- **24-Hour Health Information** including 24/7/365 access to registered nurses who can provide health and medication information, symptom decision support, and help understanding treatment options
- **Emergency Transportation Services** including arranging and paying for emergency evacuation to the nearest adequate medical facility and medically necessary repatriation to the employee's home, including repatriation of remains. Must be arranged by UnitedHealthcare Global. Related medical services, medical supplies and a medical escort are covered where applicable and necessary.
- **Personal Security Services** including logistical arrangements for ground transportation, housing and/or evacuation in the event of political unrest and social instability. In more complex situations, assists in making arrangements with providers of specialized security services.

[‡] The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Ore. in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of White Plains, N.Y. 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.

Travel Assistance is provided through an arrangement with UnitedHealthcare Global, which is not affiliated with The Standard, and is subject to the terms and conditions, including exclusions and limitations, of the Emergency Travel Assistance Program Employee Description. Travel Assistance is not an insurance product, except in Oregon. UnitedHealthcare Global is the marketing name for FrontierMEDEX, Inc.

In the U.S., Canada, Puerto Rico, U.S. Virgin Islands, and Bermuda, call 800.527.0218. In other locations worldwide, call collect +1.410.453.6330.

You can also email assistance@uhcglobal.com.

Below is a handy reference card for your wallet.

Standard Insurance Company

The Standard Life Insurance Company of New York

www.standard.com



Global Intelligence Center
<https://members.uhcglobal.com/Standard/standard1.aspx>

Group #9061

Fold



Travel Assistance is available when traveling at least 100 miles from home or in a foreign country.

In the United States, Canada, Puerto Rico, U.S. Virgin Islands, and Bermuda, call toll-free.....800.527.0218
In other locations worldwide, call collect.....+1.410.453.6330

UnitedHealthcare Global Travel Assistance can also be reached at **Assistance@uhcglobal.com**.

UnitedHealthcare Global is not responsible for the availability or results of any medical, legal, or transportation services. You are responsible for obtaining all services not directly provided by UnitedHealthcare Global and for the expenses associated with them. All services must be arranged by UnitedHealthcare Global. No claims for reimbursement will be accepted.





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.