

Critical Illness Insurance



A Safety Net for Critical Illness Diagnoses



Help your employees protect their financial health. A major illness can be a devastating diagnosis — especially when the copays start to add up. Critical Illness* insurance from Standard Insurance Company (The Standard) protects employees and their families from the financial implications of a catastrophic illness.

Here's How it Works:



Employees select their coverage levels.

Benefits range from \$5,000 to \$50,000.



If the employee, a covered spouse or dependent is diagnosed with a critical illness, The Standard pays a lump sum.

Employees and covered family members may receive a payout for each covered critical illness diagnosis.



Because employees are paid directly, there are no restrictions on how the payout can be spent.

It can help pay for whatever employees or their families need — hospital confinements, rehabilitation, childcare, utilities, groceries, etc.

For more information about Critical Illness insurance, contact your insurance advisor or the Employee Benefits Sales and Service Office for your area at 800.633.8575.

Standard Insurance Company
1100 SW Sixth Avenue
Portland OR 97204

www.standard.com

GP0614-CI, GP0614-CIw//GC0614-CI

Critical Illness Insurance Flyer
SI 17498 (4/17) ER/PR

*Critical Illness insurance is called Specified Disease insurance in the state of Vermont.

Identify the Plan Design Best-suited for Your Employees

- **Select:** Covers cancer, major organ failure, end-stage renal failure and carcinoma in situ, as well as heart attacks, strokes and coronary artery bypasses.¹
- **Enhanced:** Covers everything included in Select, plus coma, paralysis, loss of sight, occupational HIV and occupational hepatitis.
- **Premier:** Covers everything included in Select and Enhanced, plus loss of speech, loss of hearing, amyotrophic lateral sclerosis (ALS), advanced Alzheimer's disease, advanced multiple sclerosis (MS), advanced Parkinson's disease, benign brain tumor and bone marrow transplant.



Policies pay a benefit regardless of other insurance coverage.

Protection for Childhood Diseases Is Standard

- Critical Illness insurance from The Standard will cover your employees' children at no additional cost. Children are protected against all the conditions their parents are, plus 21 additional childhood diseases, including cerebral palsy, Down syndrome, spina bifida, cystic fibrosis and muscular dystrophy.

Opt for Added Features and Benefits

- **Health Screening Maintenance:** Employees and covered family members will receive \$50, \$75 or \$100 payouts for proactively maintaining their health. This benefit provides annual payouts for covered wellness exam screenings, such as mammograms, lipid panels and colonoscopies.
- **Reoccurrence:** The diagnosis of a recurring illness is payable at 25 percent of the original benefit amount after a treatment-free period of 12 months.
- **Lodging and Transportation:** These two benefits provide additional payouts if a covered employee or family member needs treatment more than 100 miles from home and incurs expenses related to transportation and/or lodging.

Critical Illness insurance is just one in an array of flexible products and services offered by The Standard. Let's work together to design a competitive and cost-effective benefits package that helps you protect the financial health of your most valuable resource: your employees.

¹ Carcinoma in situ diagnoses are covered at 25 percent of the coverage amount. Coronary artery bypasses are covered at 25 percent of the coverage amount.

This is a limited benefit policy. This policy has exclusions, limitations, reductions 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.

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. Product not available in all states. Product features vary by state and are solely the responsibility of Standard Insurance Company.