

Easy Solution for Your Small Business Customers

Big Benefits for Your Clients, Small Time Commitment for You

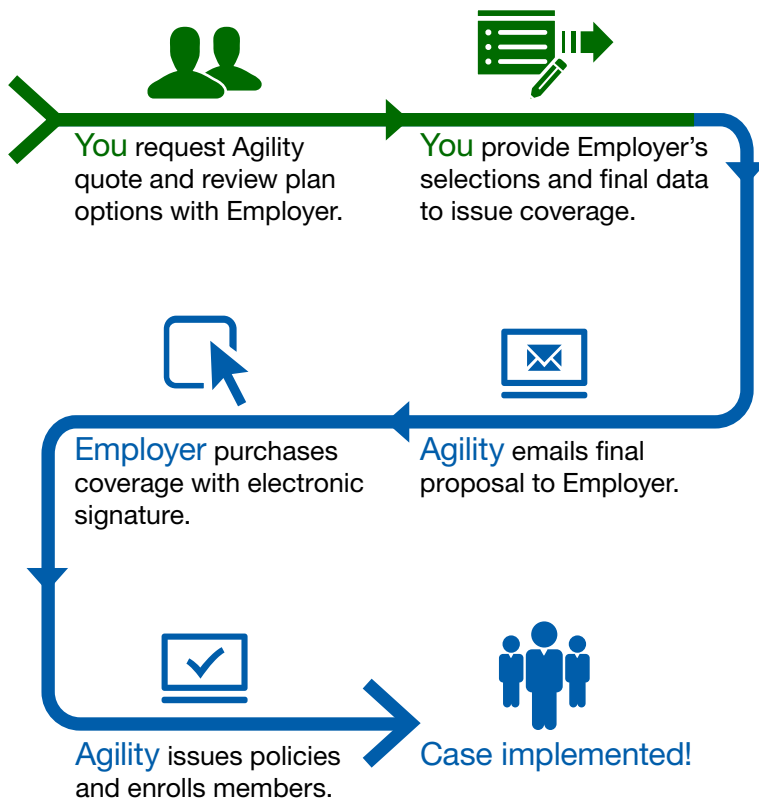


AgilitySM from Standard Insurance Company (The Standard)[†] lets you focus on what matters most to your small business customers — helping them make good decisions about their employee benefits.

Our Good, Better and Best plan designs feature competitive products — Life, Short Term Disability, Long Term Disability, Dental and Vision insurance¹ — that complete their benefits package and meet their budget needs. Additionally, an Employee Assistance Program is included with two of the LTD plan designs; Travel Assistance comes with Life insurance plans; and orthodontia is available for some Dental plans.

Quick and Simple Process

Agility gives you a simplified sales process for companies with 2 to 100 employees. With the online purchase process, you handle only two initial tasks, which saves you time and lets you move on to your next opportunity.



To get started with an Agility quote, contact your local sales and service office at 800.633.8575.

¹ Not all products are available in all states.

continued on reverse

Standard Insurance Company

Designed for Selling to Small Businesses

Agility makes it easy:

- There is no minimum premium requirement.
- Employers need to have been in business for only one year.
- Occupation and gender data are not required for quotes.

Painless Administration

Small business owners can better attract and keep employees by offering a strong benefits package, but they may worry about the cost and time involved. With Agility, your small business customers can:

- Offer their employees guarantee issue² products, which eliminate the need for medical evidence
- Easily maintain membership records through an intuitive Employer Portal
- Access policies, certificates and forms online
- Make payments by credit card or ACH, and even set up recurring payments to “set it and forget it”
- Benefit from three-year rate guarantees for Life, LTD and STD
- Benefit from two-year rate guarantees for Dental or Vision, if a total of three products are purchased
- Avoid paper applications, binder checks and monthly administrative fees

[Contact your local sales and service office to obtain a quote or to get more information about Agility plan options.](#)

² The Long Term Disability policy will include a pre-existing condition exclusion.

Group Life and AD&D Insurance Options

Good	Better	Best
Life Benefit Amount		
Flat Benefit Amount \$10,000, \$25,000 \$50,000, \$100,000 (employer choice)	1x Annual Earnings (rounded up to nearest \$1,000) Or Flat Benefit (increments of \$5,000) (employer choice)	1.5x Annual Earnings (rounded up to nearest \$1,000) Or Flat Benefit (increments of \$5,000) (employer choice)
Maximum Benefit Amount		
2 Lives = \$10,000 3 – 4 Lives = \$25,000 5 – 9 Lives = \$50,000 10+ Lives = \$100,000	2 Lives = \$25,000 3 – 4 Lives = \$35,000 5 – 9 Lives = \$75,000 10 – 20 Lives = \$100,000 21+ Lives = \$150,000	2 Lives = \$50,000 3 – 4 Lives = \$50,000 5 – 9 Lives = \$100,000 10 – 20 Lives = \$125,000 21+ Lives = \$200,000
Eligibility Waiting Period (New Hires)		
First day of the month coinciding with or next following: date of hire, 30, 60, 90 or 180 days	First day of the month coinciding with or next following: date of hire, 30, 60, 90 or 180 days	First day of the month coinciding with or next following: date of hire, 30, 60, 90 or 180 days
(Optional) Dependent Life		
Spouse/Domestic Partner ³ = \$5,000 and Child(ren) = \$2,000 (each)	Spouse/Domestic Partner ³ = \$8,000 and Child(ren) = \$5,000 (each)	Spouse/Domestic Partner ³ = \$10,000 and Child(ren) = \$8,000 (each)
Guarantee Issue		
All GI	All GI	All GI
Features Included Automatically		
AD&D insurance Accelerated Benefit Repatriation Benefit Waiver of Premium — eligible to age 55, waived to age 60 ⁴ Travel Assistance	AD&D insurance Accelerated Benefit Repatriation Benefit Waiver of Premium — eligible to age 60, waived to age 65 Travel Assistance	AD&D insurance Accelerated Benefit Repatriation Benefit Waiver of Premium — eligible to age 60, waived to age 65 Travel Assistance
Initial Rate Guarantee		
3-year rate guarantee	3-year rate guarantee	3-year rate guarantee
Conversion/Life Portability⁵		
Conversion — Individual whole life policy True Portability — Group trust portability contract	Conversion — Individual whole life policy True Portability — Group trust portability contract	Conversion — Individual whole life policy True Portability — Group trust portability contract
AD&D Benefit Amount		
Loss — Percentage Payable Life — 100% 1 hand or 1 foot — 50% Sight in 1 eye — 50% 2 or more of the losses listed above — 100%	Loss — Percentage Payable Life — 100% 1 hand or 1 foot — 50% Sight in 1 eye — 50% 2 or more of the losses listed above — 100%	Loss — Percentage Payable Life — 100% 1 hand or 1 foot — 50% Sight in 1 eye — 50% 2 or more of the losses listed above — 100%

3 Domestic Partner Dependent Life is not available in all states.

4 In CA: eligible to age 60, waived to age 65.

5 True Portability is not available in AK, ME, MI, MN, SD, VT and WA.

Group STD Insurance Options

Good	Better	Best
STD Benefit		
50% of predisability earnings	60% of predisability earnings	66 $\frac{2}{3}$ % of predisability earnings
Maximum Weekly Benefit		
2 – 4 Lives = \$500 5+ Lives = \$1,000	2 – 4 Lives = \$500 5 – 9 Lives = \$1,000 10+ Lives = \$1,500	2 – 4 Lives = \$500 5 – 9 Lives = \$1,000 10+ Lives = \$1,500
Minimum Weekly Benefit		
\$15	\$15	\$15
Benefit Waiting Period⁷		
Benefits Begin: 15th day for accident and 15th day for sickness	Benefits Begin: 1st day for accident and 8th day for sickness	Benefits Begin: 1st day for accident and 8th day for sickness
Maximum Benefit Period⁷		
90th day of disability ⁶	180th day of disability (STD only) 90th day of disability (when sold with LTD)	180th day of disability (STD only) 90th day of disability (when sold with LTD)
Eligibility Waiting Period (New Hires)		
First day of the month coinciding with or next following: date of hire, 30, 60, 90 or 180 days	First day of the month coinciding with or next following: date of hire, 30, 60, 90 or 180 days	First day of the month coinciding with or next following: date of hire, 30, 60, 90 or 180 days
Guarantee Issue		
Above benefits amounts available without evidence of insurability.	Above benefits amounts available without evidence of insurability.	Above benefits amounts available without evidence of insurability.
Features Automatically Included		
Incentives for Returning to Work Reasonable Accommodation Benefit	Incentives for Returning to Work Reasonable Accommodation Benefit	Incentives for Returning to Work Reasonable Accommodation Benefit
Initial Rate Guarantee		
3 years	3 years	3 years

⁶ In VT, the 180th day of disability (STD only) and the 90th day of disability (when sold with LTD).

⁷ Virginia policies issued on or following July 1, 2021, include up to 12 weeks of benefits immediately following childbirth. The Benefit Waiting Period is waived and the Maximum Benefit Period is extended as necessary for post-partum benefits.

Group LTD Insurance Options

Good	Better	Best
LTD Benefit		
50% of predisability earnings	60% of predisability earnings	60% of predisability earnings
Maximum Monthly Benefit		
2 lives = \$3,000 3+ lives = \$5,000	2 lives = \$3,000 3 – 4 lives = \$6,000 5+ lives = \$6,000 for blue collar 5+ lives = \$7,500 for all other	2 lives = \$3,000 for non-blue collar 3 – 4 lives = \$6,000 for non-blue collar 5 – 9 lives = \$6,000 for blue collar 10+ lives = \$7,500 for blue collar 5+ lives = \$10,000 for professional & IT* 5+ lives = \$7,500 for all other *IT = IT design/programming/consulting groups
Minimum Monthly Benefit		
Greater of \$100 or 10%	Greater of \$100 or 10%	Greater of \$100 or 10%
Benefit Waiting Period		
90 days (if sold with STD) 90 or 180 days (SDI states) 180 days (if sold without STD)	90 days 90 or 180 days (SDI states)	90 days 90 or 180 days (SDI states)
Maximum Benefit Period		
2 Years (reduction schedule after age 65)	5 Years (reduction schedule after age 61)	Social Security Normal Retirement Age (SSNRA) (reduction schedule after age 61)
Own Occupation Period		
24 months	24 months	To Maximum Benefit Period (Professionals) 24 months (blue collar, IT, and all other)
Eligibility Waiting Period (New Hires)		
First day of month coinciding with or next following: date of hire, 30 (default), 60, 90 or 180 days	First day of month coinciding with or next following: date of hire, 30 (default), 60, 90 or 180 days	First day of month coinciding with or next following: date of hire, 30 (default), 60, 90 or 180 days
Guarantee Issue		
All amounts are fully guarantee issue up to the Monthly Maximum Benefit.	All amounts are fully guarantee issue up to the Monthly Maximum Benefit.	All amounts are fully guarantee issue up to the Monthly Maximum Benefit.
Preexisting Condition (months)		
2 – 19 Lives = 6/24 (state variations exist) 20+ Lives = 3/12	2 – 19 Lives = 6/24 (state variations exist) 20+ Lives = 3/12	2 – 19 Lives = 6/24 (state variations exist) 20+ Lives = 3/12
Features Automatically Included		
Survivors Benefits Incentives for Returning to Work Cost Containment Provision Waiver of Premium Continuity of Coverage Reasonable Accommodation	Employee Assistance Program Survivors Benefits Incentives for Returning to Work Cost Containment Provision Waiver of Premium Continuity of Coverage Reasonable Accommodation	Employee Assistance Program Survivors Benefits Incentives for Returning to Work Cost Containment Provision Waiver of Premium Continuity of Coverage Reasonable Accommodation
Initial Rate Guarantee		
3 years	3 years	3 years

Group Dental Insurance Options

Good	Better	Best ⁸
Annual Maximum Benefit Amount		
\$1,000 or \$1,500 or \$2,000	\$1,000 or \$1,500 or \$2,000	\$1,000 or \$1,500 or \$2,000
In areas where the network is limited, the Annual Maximum Benefit is \$1000 for the Good and Better plans and \$1,500 for the Best plan.		
Treatment Schedule		
Core or Enhanced	Core or Enhanced	Core or Enhanced
Deductible		
\$50 or \$50, but waived on Type 1 Procedures	\$50 or \$50, but waived on Type 1 Procedures	\$50 or \$50, but waived on Type 1 Procedures
Maximum Family Deductible: \$150 per benefit period	Maximum Family Deductible: \$150 per benefit period	Maximum Family Deductible: \$150 per benefit period
Benefit Waiting Period		
Major expenses (Type 3): 12 month wait, unless take over coverage was in force	Major expenses (Type 3): 12 month wait, unless take over coverage was in force	Major expenses (Type 3): 12 month wait, unless take over coverage was in force
Eligibility Waiting Period (New Hires)		
First day of the month coinciding or next following date of hire, 30, 60, 90 or 180 days	First day of the month coinciding or next following date of hire, 30, 60, 90 or 180 days	First day of the month coinciding or next following date of hire, 30, 60, 90 or 180 days
Enrollment		
Employee Only Employee + Spouse Employee + Children Employee + Spouse + Children	Employee Only Employee + Spouse Employee + Children Employee + Spouse + Children	Employee Only Employee + Spouse Employee + Children Employee + Spouse + Children
Dependent Age Limit		
Up to age 26*	Up to age 26*	Up to age 26*
*Coverage may continue for age 26 and beyond if dependent is totally disabled.		
Initial Rate Guarantee		
One year or two years with two or more additional lines of coverage	One year or two years with two or more additional lines of coverage	One year or two years with two or more additional lines of coverage
Additional Benefits and Coverage		
Max Builder Benefit PPO Bonus* Orthodontia Option**	Max Builder Benefit PPO Bonus* Orthodontia Option**	Max Builder Benefit PPO Bonus* Orthodontia Option**
*Not available in all areas **Available with 10 eligible employees, minimum five enrolled with 50% or more employer contribution		
Claim Allowance		
MAC* (Maximum Allowable Charge)	MAC* (Maximum Allowable Charge)	In network: MAC Out of network: U&C 90th
*In areas where the network is limited, the out of network amount will be U&C 90th.		

Core Treatment Schedule

The following is a sample list of dental procedures payable under the plan.

Type 1 Procedures Coinsurance: 80% Good, 100% Better and Best	Type 2 Procedures Coinsurance: 80% all plans	Type 3 Procedures Coinsurance: 50% all plans
<ul style="list-style-type: none"> Routine Exam (2 per benefit period) Cleaning (2 per benefit period) Fluoride for persons age 13 and under (1 per benefit period) Space Maintainers 	<ul style="list-style-type: none"> Bitewing X-rays (2 per benefit period) Full Mouth/Panoramic X-Rays (1 in 5 years) Periapical X-rays Sealant for persons age 13 and under (1 every 3 years) Restorative Amalgams Restorative Composites (anterior and bicuspid teeth only) Stainless Steel Crown (1 every 12 months) Endodontics (non-surgical and surgical) Non-Surgical Extractions 	<ul style="list-style-type: none"> Periodontics (non-surgical and surgical) Denture Repair General Anesthetics with Covered Oral Surgery Expense Prosthodontics (fixed bridge; removable complete/partial dentures) (Replacement is limited to once every 10 years) Surgical Extractions Other Oral Surgery Onlays Crowns (1 in 10 years per tooth) Crown Repair

8 In New Jersey only the Best Plan is available.

Enhanced Treatment Schedule

The following is a sample list of dental procedures payable under the plan.

Type 1 Procedures

Coinsurance: 80% Good, 100% Better and Best

- Routine Exam (2 per benefit period)
- Cleaning (2 per benefit period)
- Fluoride for persons age 13 and under (1 per benefit period)
- Space Maintainers
- Bitewing X-rays (2 per benefit period)
- Full Mouth/Panoramic X-Rays (1 in 5 years)
- Periapical X-rays
- Sealant for persons age 13 and under (1 every 3 years)

Type 2 Procedures

Coinsurance: 80% all plans

- Restorative Amalgams
- Restorative Composites (anterior and bicuspid teeth only)
- Stainless Steel Crown (1 every 12 months)
- Endodontics (non-surgical and surgical)
- Extractions (non-surgical and surgical)
- Other Oral Surgery
- Periodontics (non-surgical and surgical)
- General Anesthetics with Covered Oral Surgery Expense

Type 3 Procedures

Coinsurance: 50% all plans

- Denture Repair
- Prosthodontics (fixed bridge; removable complete/partial dentures) (Replacement is limited to once every 10 years)
- Onlays
- Crowns (1 in 10 years per tooth)
- Crown Repair

Group Vision Insurance Options

The VSP® Vision Care Choice nationwide network of doctors is the basis for this plan.⁹ It provides employees with network discounts and a large doctor directory.

	VSP Choice Doctor	Out Of Network
Annual Eye Exam	100% covered	Covers up to \$45
Single Vision Lenses	100% covered	Covers up to \$30
Bifocal Lenses	100% covered	Covers up to \$50
Trifocal Lenses	100% covered	Covers up to \$65
Progressive Lenses	Covered - varies ¹⁰	Up to lined Bifocal allowance
Frame - Single Frame	Covers up to \$150*	Covers up to \$70
Elective Contact Lenses	Covers up to \$150*	Covers up to \$105
Medically Necessary Contact Lenses	100% covered	Covers up to \$210
Contact Lens Fit & Follow Up Exams	Member cost up to \$60	No Benefit
Deductibles	\$10 Exam \$25 Eye Glass Lenses, Frames or Medically Necessary Contacts	\$10 Exam \$25 Eye Glass Lenses, Frames or Medically Necessary Contacts

*See table below for plan details.

Plan Options	Material Allowance
Good	\$105 towards frames/contacts
Better	\$130 towards frames/contacts
Best	\$150 towards frames/contacts

⁹ VSP is a registered trademark of Vision Service Plan.

¹⁰ Up to provider's contracted fee for Lined Bifocal lenses. (Patient is responsible for the difference between the base lens and Progressive Lens charge.)

*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.

The policies have exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or terminated. Please contact The Standard for additional information, including costs and complete details of coverage.



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Broker Flyer and Product
Reference Sheets - SIC

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