

Group Critical Illness Insurance

Helps Employees Protect Their Finances
from the Costs of a Serious Illness



A major illness can blindside anyone, even an employee with medical insurance. Copays, deductibles, alternative treatments and other out-of-pocket expenses not covered by medical insurance can add up quickly — and so can financial stress.

Critical Illness insurance from Standard Insurance Company (The Standard) pays benefits directly to employees following the diagnosis of up to 20 different major illnesses. That includes recurring illnesses, including cancer, heart attack, and stroke. Employees can use the cash from the benefits to spend any way they choose.

What makes our Critical Illness coverage stand out:

- 1 | **Dependent children are automatically covered** for 21 childhood diseases.
- 2 | **No medical questions are asked** for guaranteed issue amounts.



Benefits Example*

Heart Attack

Medical insurance deductible.....	\$3,000	Total expenses.....	\$16,225
Prescription copays and coinsurance.....	\$3,875	+ Critical Illness benefit.....	\$15,000
Sessions with wellness specialist.....	\$1,100	<hr/>	
Lost wages.....	\$8,250	Remaining out-of-pocket expenses.....	\$1,225

* Example is for illustration only. Eligibility for benefits and amounts paid will vary.

Key Details at a Glance

- **Update coverage as needed**
Employees can increase or decrease their coverage, in accordance with their employer's plan.
- **Coverage is portable**
If employees leave their job, they can take the coverage with them.
- **Protect loved ones**
Employees can choose to cover their spouse. Kids are covered for all the same critical illnesses as the employee, as well as 21 additional childhood diseases.

- **Receive personal health care support**
Covered members with a critical illness can get help from a personal health advocate who navigates the health care system. Support includes finding specialists, scheduling appointments, resolving medical claims and billing issues, locating a provider for a second opinion, and sourcing help for other conditions related to the diagnosis, including mental or behavioral health.

Additional benefits
If covered members are diagnosed with a covered illness again after a treatment-free period, they can receive up to 100% of the original benefit amount. If they are diagnosed with a different and subsequent covered illness, they will receive an additional Critical Illness insurance benefit. A separation period between illnesses may be required.

Here's what it covers:¹

	PREMIER 
Heart Attack	✓
Severe Coronary Artery Disease with Recommendation of Bypass Surgery ²	✓
Stroke	✓
Cancer	✓
Carcinoma in Situ ²	✓
End-Stage Renal Failure	✓
Major Organ Failure	✓
21 Childhood Diseases ³	✓
Coma	✓
Paralysis	✓
Loss of Sight	✓
Occupational Hepatitis	✓
Occupational HIV	✓
Amyotrophic Lateral Sclerosis (ALS)	✓
Advanced Alzheimer's Disease	✓
Advanced Multiple Sclerosis	✓
Advanced Parkinson's Disease	✓
Benign Brain Tumor	✓
Bone Marrow Transplant	✓
Loss of Hearing	✓
Loss of Speech	✓

Additional Benefits

Health Maintenance Screening Benefit

Pays a \$100 benefit once per insured per calendar year when the insured receives one of 22 covered health screening tests, including testing for novel infectious diseases, mental health assessment, COVID-19,⁴ lipid panel, mammography or colonoscopy.

Reoccurrence Benefit

Subsequent diagnosis for the same critical illness are 100% payable if the insured has been continuously covered during a 6 month treatment-free period.

Health Advocacy Benefit

Helps you navigate the health care system, so you can focus on getting better. Health Advocacy helps find the right physician and gives you a Personal Health Advocate that stays with you for the life of your case. Your Advocate can help find and schedule appointments, resolve medical claims, make sense of your diagnosis, find the right type of help and help understanding your medical benefits.

To learn more about Critical Illness insurance visit hr.iu.edu

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¹ May vary by state requirements.

² Paid at 25% of elected coverage amount.

³ Included automatically with employee coverage.

⁴ Subject to the terms and conditions of the policy and certificate.

This is a limited benefit policy. Not all benefits are available in all states. This policy has exclusions, limitations and terms under which the policy may be continued in force or terminated.

The amount of benefits provided depends on the policy selected. Premium will vary according to the selection made. Please contact The Standard for additional information, including costs and complete details of coverage.

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