

Serious Accidents Call for Extra Help



AD&D Occupational Assistance

Most people avoid thinking about dismemberment — the other “D” in AD&D. But for employees who survive a serious accident, the loss of a hand, foot, sight or more can also mean the loss of their ability to return to work.

Standard Insurance Company (The Standard) offers a unique way to help employees return to productive lives: AD&D Occupational Assistance. This service is now included with our Group Accidental Death and Dismemberment insurance, either sold with our Life insurance or on its own.

Eligible employees* will have access to services provided by our Workplace PossibilitiesSM consultants. The goal is to help the employee return to work with your organization. If that’s not possible, we’ll help with the transition to a new job.

Find out more about this innovative benefit — only from The Standard. It’s one more creative way we can help you take care of employees. And get better results from the benefits you offer.

How AD&D Occupational Assistance Works

AD&D Occupational Assistance can cover up to \$10,000 of approved expenses. Services may include the consultant’s time, vocational assistance, ergonomic equipment and workplace accommodations.



continued on reverse

Standard Insurance Company
1100 SW Sixth Avenue
Portland, OR 97204

www.standard.com

*See eligibility details on reverse.

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.

AD&D Occupational Assistance



Explore a Scenario

Employee: Mike Thompson, IT Specialist

AD&D Claim: Loss of vision in both eyes due to an accident

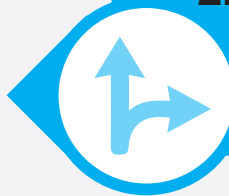
1. Mike's AD&D claim is approved.

He receives info about AD&D Occupational Assistance services and requests help.



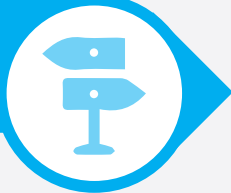
2. Skills review and return-to-work plan.

One of The Standard's certified Workplace Possibilities consultants discusses Mike's condition with him and identifies additional training he needs to return to work.



3. Referral and training.

Our consultant finds and refers Mike to a training program that includes assistive technology skills.



4. Accommodations and equipment.

Our consultant works with Mike and his employer to develop accommodations. Then purchases and installs screen reader computer software, optical character recognition software and a portable Braille display.



To learn more about AD&D Occupational Assistance from The Standard, contact your insurance advisor or the employee benefits sales and service office for your area at 800.633.8575. Or visit us at standard.com.

5. Mike returns to his job as an IT Specialist.

The Standard's consultant follows up as needed.



Eligibility Details: Employees are eligible if they are insured under group AD&D insurance with The Standard and experience a loss of a hand, foot, eyesight, speech, hearing in both ears, thumb and index finger on the same hand or any combination of these dismemberments due to an accident. They are also eligible due to paralysis of one or more limbs due to an accident.

AD&D Occupational Assistance includes certain limitations and exclusions. Expenses are covered only if recommended by a Workplace Possibilities consultant. AD&D Occupational Assistance is not an insurance product.