

A man with dark hair and a light beard is smiling and looking down at a young girl with blonde hair. The girl is kissing him on the cheek. They are outdoors in a grassy field with trees in the background. The sun is low on the horizon, creating a warm, golden light. A blue banner is overlaid on the bottom left of the image.

**Your Benefits.
Explained.**

The logo for 'The Standard' is located in the bottom right corner. It consists of a blue, stylized shape that resembles a map of Ohio, with the words 'TheStandard' in white text inside it.

TheStandard

For Your Information

These policies have exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or terminated. Please consult your benefits summary and other enrollment materials from The Standard for further details before making a purchase decision and enrolling.

Contact The Standard for additional information, including costs and complete details of coverage.



But First — A Little About Us

We're here for you when it matters most.

Paying claims to
people like you since

1906.

Experts in non-medical
benefits.

We're Solid.

A Excellent
A.M. Best Company

A+ Strong
Standard & Poor's

A1 Good
Moody's

Treating you,

like you,

is, The Standard.

These ratings are current for Standard Insurance Company as of August 2020.





Protection for Your Finances: Accident and Critical Illness Plans

Help With Unexpected Costs

For employees enrolled in the high deductible/HSA health plan, The District provides complimentary Accident and Critical Illness insurance coverage to help you pay for unexpected medical costs and other expenses.

You'll have these benefits at the same coverage tier that you elected for the medical insurance, including those dependents covered under Spousal Parity.

Here's what it does:

- **Pays you directly**, so you can choose how to spend the money
- **Pays you for what happens**, regardless of your other coverage
- **Lets you take it with you** if you leave your employer
- **Guarantees coverage** without any medical questions



How These Benefits Work

Help Keep Your Finances on Track When a Life Event Happens

1 Submit your claim.

You have a life event like a serious illness diagnosis, or you have an accident, so you submit a claim.

2 We send you a check.

Once we approve your claim, The Standard will send a check directly to you — not to your medical providers. You decide how you spend the money.

3 You focus on getting better.

With The Standard helping you handle the unexpected expenses, you get to pay attention to what matters most — your health.



Help Protecting Your Health

Annual Health Maintenance Screening Benefit

- Pays a \$50 benefit to employees and covered family members every year for getting a covered screening
- No waiting period
- Simple one step claim process — online or paper form

22 Covered Health Screenings

- Abdominal aortic aneurysm ultrasound
- Ankle brachial index (ABI) screening for peripheral vascular disease
- Biopsies for cancer
- Bone density screening
- Breast ultrasound
- Cancer antigen 125 (CA 125) blood test for ovarian cancer
- Cancer antigen 1503 (CA 15-3) for breast cancer
- Carcinoembryonic antigen (CEA) blood test for colon cancer
- Colonoscopy
- Complete blood count (CBC)
- Comprehensive metabolic panel (CMP)
- Electrocardiogram (EKG)
- Hemoccult stool analysis
- Hemoglobin A1C
- Human papillomavirus (HPV) vaccination
- Lipid panel
- Mammography
- Pap smears or ThinPrep Pap test
- Prostate-specific antigen (PSA) test
- Stress test on a bicycle or treadmill
- Mental health assessment
- Novel infectious disease testing, like COVID-19



More Benefits for Health Screenings

If you are enrolled in both Accident and Critical Illness coverage, you can receive a \$50 benefit under **each coverage** for getting one covered screening:

- Just submit your claim once — and get paid under both plans
- No receipts required
- Available to employees and covered family members every year

Annual Health Maintenance Screening Benefit



22 Covered Health Screenings

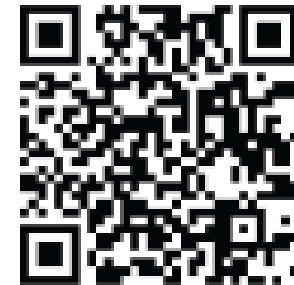


File an HMS Benefit Claim Online

1. Login and start a claim.

Access your online portal and enter screening information.

Start a claim:



2. We review your claim.

We'll make a benefit decision within 48 hours of receipt.

3. Get benefits payments fast.

For approved claims, you get benefit payments just days after submitting.

Check out the Frequently Asked Questions page for filing a claim:
[Accident Insurance FAQ](#) [Critical Illness Insurance FAQ](#)



A man wearing a yellow hard hat, safety glasses, and a red and white plaid shirt is working on a piece of industrial machinery. He is wearing grey work gloves and has a yellow earplug in his ear. He is leaning forward, focused on his work. The background is a blurred industrial setting with other workers and machinery.

Accident Insurance

TheStandard

Because Accidents Happen

Don't let an accident damage your financial health:

- Pays a benefit directly to you — you choose how to spend it
- Take it with you if you leave your employer
- Coverage is included for your spouse and children
- Pays extra benefits if kids are injured playing organized sports



70+ Benefits for Injuries and Treatment



Injury

- Burns
- Dislocations
- Eye Injuries
- Concussion
- Loss of Hearing
- Lacerations
- Fractures
- Coma
- Paralysis

Emergency

- Emergency Dental
- Urgent Care
- Ambulance
- Emergency Room
- X-ray
- Major Diagnostic Exam

Surgery

- Abdominal/Thoracic Surgery
- Outpatient Surgical Facility
- Skin Grafts
- Knee Cartilage/Ligament/Tendon Repair
- Ruptured Disk
- Rotator Cuff

Hospitalization

- Hospital Admission
- Hospital Confinement
- CCU Confinement
- CCU Admission

Follow-Up Care

- Chiropractor
- Medical Appliance
- Hearing Device
- Physical Therapy
- Physician Care
- Prosthesis
- Rehab Facility

AD&D

- Accidental Death
- Accidental Dismemberment
- Common Carrier
- Paralysis
- Loss of Sight
- Loss of Hearing

Plus Help for Family Finances

Youth Organized Sports Benefit

**Automatically
included**

**On Family and
Employee + Child(ren)
coverage**

Pays an extra
25%
of the total benefits

if a dependent (age 18 or
younger) is injured playing
organized sports

Covers youth sports
governed by an
organization that
requires registration
to participate

**example: school, church
or recreational leagues**



Claims Example: Soccer Injury*

Emily's 15-year-old daughter Katie was injured in a soccer tournament.



An ER visit and scans revealed a torn ACL and meniscus, requiring surgery



Emily got a benefit check for Katie's covered treatments — to spend on anything she chooses, such as copays or other expenses

Emergency room	\$150
X-ray	\$50
MRI	\$200
Knee surgery	\$1,100
Surgical facility benefit	\$150
Crutches	\$100
Physician follow-up (two visits)	\$100
Physical therapy (three sessions)	\$150
Youth Organized Sports Benefit	\$500
Total benefits paid	\$2,500

* This hypothetical example is for illustration only. Your costs and benefits may vary.



A close-up photograph of a man and a woman smiling warmly at the camera. The man, on the left, has dark hair and is wearing a dark shirt. The woman, on the right, has dark hair and is wearing a green top. They are both looking directly at the camera with bright, genuine smiles. The background is softly blurred, showing a home interior with a framed picture on the wall and a window with light coming through.

Critical Illness Insurance

TheStandard®

Critical Illness Insurance

Helps create a financial safety net if you or a family member have a serious illness:

- Provides money for unexpected expenses
- Pays you a lump sum for a covered illness
- Automatically covers your spouse and/or children
- Health Maintenance Screening Benefit
- Take it with you if you leave your employer



Covered Conditions*

Receive 100% of Coverage Amount

- Heart Attack
- Stroke
- Cancer
- End-Stage Renal Failure
- Major Organ Failure
- Coma
- Paralysis
- Loss of Sight
- Occupational Hepatitis
- Occupational HIV

Receive 25% of Coverage Amount

- Carcinoma in Situ
- Severe coronary artery disease with recommendation for bypass surgery

* See policy for exclusions and preexisting condition provisions. Childhood diseases are covered at the percentage stated in your plan.

21 Covered Childhood Conditions*

1. Anal Atresia
2. Anencephaly
3. Biliary Atresia
4. Cerebral Palsy
5. Cleft Lip or Cleft Palate
6. Club Foot
7. Coarctation of the Aorta
8. Cystic Fibrosis
9. Diaphragmatic Hernia
10. Down's Syndrome
11. Gastroschisis
12. Hirschsprung's Disease
13. Hypoplastic Left Heart Syndrome
14. Infantile Hypertrophic Pyloric Stenosis
15. Muscular Dystrophy
16. Omphalocele
17. Patent Ductus Arteriosus
18. Spina Bifida
19. Cystica with Myelomeningocele
20. Tetralogy of Fallot
21. Transposition of the Great Arteries



Benefits for Additional Illnesses



Reoccurrence Benefit

- Covered at 25% of benefit amount if you're diagnosed with the same illness again while covered under the plan
- Requires a 12-month separation period, treatment-free*

Additional Occurrence Benefit

- Diagnosed with a different, subsequent illness
- 90-day separation period
- Covered at 100% of benefit amount

* Treatment is defined as surgery, radiation and chemotherapy; not maintenance drugs or check-up visits.

Health Advocacy Support

Health Advocacy Select offers members with an approved Critical Illness claim access to a personal advocate to navigate the health care system. This can help save time and money.

A single contact. CI claimants who call for assistance work with one Personal Health Advocate — typically a registered nurse — until the issue is resolved.

No limits. Personal Health Advocates are available to help as often as needed to help with the Critical Illness.

Help finding the best care. Clinical services include assistance with managing complex conditions, finding doctors/hospitals to obtain second opinions.

Identify Alternative Resources. Health Advocate will look to identify alternative resources when services may not be covered by the health plan.

Guidance that saves time and money.

Personal Health Advocates help:

- Navigate health care and insurance processes
- Analyze carriers' EOB statements
- Negotiate out-of-network charges/fees
- Understand diagnoses and prognoses
- Make informed decisions and comply with treatment plans
- Expedite specialist appointments
- Get referrals

Life Insurance and AD&D



Why Is Life Insurance Important?

It can help protect your loved ones from financial hardship if you pass away.



Protecting the People You Love

Life Insurance Can Help Cover



Child Care
Costs



Housing
Costs



College
Tuition



Daily Living
Expenses



Funeral
Expenses

And Help You With

- Travel Assistance*
- Life Services Toolkit*

AD&D Helps After a Severe Accident

- Pays a lump-sum benefit if a covered accident results in death
- Pays benefits for a severe physical loss
- [Family Benefits Package]

* Travel Assistance and the Life Services Toolkit are provided through arrangements with outside service providers that are not affiliated with The Standard.

Deciding If, and How Much, Is Up to You

Ask yourself one question:

Would someone suffer an economic hardship if I died today?

Life insurance may cost less than you think.

Typical monthly cost of a \$50,000 term
Life insurance policy in coffee drinks.*

25-44 years old



45-49 years old



50-54 years old



55-59 years old



* Costs are approximate and based on data developed by The Standard. For premium rates, please refer to your enrollment materials.



Basic Life Insurance and AD&D

It Starts With You

Benefit Amount	Premium Contributions	Do I need to enroll?
2 times Annual Earnings to a maximum of \$400,000	Employer Paid	No

What do I need to do? Nothing, just make sure to update your beneficiary statement!



Additional Life and AD&D Insurance

You Can Add More Coverage

	Benefit Amount	Guarantee Issue Amount	Do I need to enroll?
Voluntary Life and AD&D	Increments of \$10,000 to a maximum of \$500,000	\$150,000	You can enroll during annual open enrollment for 1 or 2 increments of \$10,000 up to the \$150,000 Guarantee Issue Amount (amounts over \$150,000 must go through medical underwriting)

What do I need to do? Enroll-now is the time to take advantage of your annual open enrollment!



Spouse and Child Life and AD&D

You Can Also Cover Your Family

	Benefit Amount	Guarantee Issue Amount	Do I need to enroll?
Spouse Voluntary Life and AD&D	Increments of \$5,000 to \$250,000 maximum	\$25,000	You can enroll your Spouse during annual open enrollment for 1 or 2 increments of \$5,000 up to the \$25,000 Guarantee Issue Amount (amounts over \$25,000 must go through medical underwriting)
Child Voluntary Life and AD&D	Increments of \$2,000 to \$10,000 maximum	\$10,000	You can enroll in Child Life at any time

Please note Spouse and Child coverage cannot exceed 100% of Employee elected amount.

What do I need to do? Enroll-now is the time to take advantage of your annual open enrollment!



And You Also Get ... Tools and Services

With The Standard, your Life insurance offers extra tools and benefits. Some you can use now — others help beneficiaries after a death.

Participant Services

Estate Planning
Assistance

Funeral Arrangements

Identity Theft Prevention

Financial Planning

Health and Wellness

Beneficiary Services

Grief Support

Legal Services

Financial Counseling

Support Services

Online Resources



More Resources for You: Travel Assistance

Security that travels with you.

Travel Assistance connects you to resources 24/7 before and during a trip:

- Available when you travel more than 100 miles from home for up 180 days for business or pleasure
- Coverage for you, your spouse and kids through age 25
- Easy access via mobile app, online portal, QR code and wallet card



Travel Assistance is provided through an arrangement with an outside service provider.



Call On Our Employee Assistance Program

Because today, more than ever, you may need support:

Confidential resources for support and guidance

- Covers you and immediate family members
- Flexible approach to counseling services by phone, in person or virtual via our mobile app — three sessions per issue
- Help with depression, grief, loss, emotional well-being and more

Worklife Services to give you

- Legal and financial help
- Online resources including videos, guides, articles and webinars



Your Next Steps

Think about your needs and challenges.

Review your benefits summary.

Ask for help if you have questions.

Enroll to protect what matters to you.

Feel more peace of mind.

Benefit	Action Needed
Basic Life/AD&D	None (but make sure your beneficiary designation is correct!)
Additional Life	During the upcoming Open Enrollment, Review/Choose Amount/Enroll
Spouse and Child Life	During the upcoming Open Enrollment, Review/Choose Amount/Enroll
Accident	None
Critical Illness	None



The logo features the text "TheStandard" in a white, sans-serif font, centered within a blue, wavy-edged shape that resembles a stylized flag or a liquid splash. A registered trademark symbol (®) is located to the upper right of the text.

TheStandard®

The Standard is the 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.

SI 21771

More Resources

- Life Insurance Needs Calculator: standard.com/eforms/10381.pdf
- Travel Assistance EE flyer: standard.com/eforms/14684.pdf
- Employee Assistance Program flyer: standard.com/eforms/17201.pdf
- Employee Assistance Program poster: standard.com/eforms/17202.pdf

