

Performance Guarantee.

Standard Insurance Company guarantees we will meet your overall service expectations. We will refund 5% of the quarterly expenses charged to your account for that line of coverage (for administration and paying claims) for any quarter in which we do not meet this guarantee. You may provide a written request, explaining your dissatisfaction during any quarter, and Standard will provide a refund. We will also send an annual survey to determine your satisfaction.

Our Performance Guarantee includes any services that are important to you, such as:

- **Claims Management**
- **Billing**
- **Plan implementation**
- **Plan administration**
- **Handling urgent situations or plan revisions**
- **Employee plan documents**
- **Tax Reporting**

For more information call: 1-800-633-8575

Policyholder: Berkeley County School District

Group Policy Number: 174525-A

Effective Date: January 1, 2026

Disclaimer: No more than one refund per quarter will be paid. Claims decisions are made based on the terms of the plan. The ultimate claim decision, whether to approve or deny, is not covered by this performance guarantee. This guarantee is in effect for the initial rate guarantee period shown in the group policy. Thereafter, Standard reserves the right to modify the terms or terminate this guarantee at any time at its sole discretion.