



Plan for the Costs of Being Sick So You Can Focus on Getting Well

Medical insurance is important, but it doesn't pay for out-of-pocket and daily expenses when you're seriously ill and can't work.

That's why there's Critical Illness¹ insurance from Standard Insurance Company (The Standard).



Here's how Critical Illness insurance works:

1 You get a critical illness diagnosis.

Your health insurance covers many of your treatment costs, but you still have a lot of expenses that your finances aren't ready for.

2 We send you a check.

The Standard helps shield your finances by paying benefits directly to you. And you get to decide how you spend that money.

3 You focus on getting better.

With The Standard helping to cover your out-of-pocket or everyday expenses, you get to concentrate on what's most important to you, getting better.

Key benefits:

- **A lump sum payment** — that you decide how to spend
- **Covers a variety of illnesses**, including cancer, heart attack and stroke
- **Coverage for your child**, including 21 childhood diseases

Sign up for Critical Illness insurance during your enrollment period or contact your human resources representative.

¹ Critical Illness insurance is called Specified Disease insurance in the state of Vermont.

Here's what it covers:

The benefit amounts provided vary according to the benefit selection made during enrollment¹.

Covered Conditions	Coverage Percentage
Heart Attack	100%
Severe Coronary Artery Disease with Recommendation of Bypass Surgery	25%
Stroke	100%
Cancer	100%
Carcinoma in Situ	25%
End-Stage Renal Failure	100%
Major Organ Failure	100%
21 Childhood Diseases ²	100%
Coma	100%
Paralysis	100%
Loss of Sight	100%
Occupational Hepatitis	100%
Occupational HIV	100%
Amyotrophic Lateral Sclerosis (ALS)	100%
Advanced Alzheimer's Disease	100%
Advanced Multiple Sclerosis	100%
Advanced Parkinson's Disease	100%
Benign Brain Tumor	100%
Bone Marrow Transplant	100%
Loss of Hearing	100%
Loss of Speech	100%

Covered Childhood Diseases

- Anal Atresia
- Anencephaly
- Biliary Atresia
- Cerebral Palsy
- Cleft Lip or Cleft Palate
- Club Foot
- Coarctation of the Aorta
- Cystic Fibrosis
- Diaphragmatic Hernia
- Down's Syndrome
- Gastroschisis
- Hirschsprung's Disease
- Hypoplastic Left Heart Syndrome
- Infantile Hypertrophic Pyloric Stenosis
- Muscular Dystrophy
- Omphalocele
- Patent Ductus Arteriosus
- Spina Bifida Cystica with Myelomeningocele
- Tetralogy of Fallot
- Transposition of the Great Arteries

Health Maintenance Screening Benefit

Pays a \$50 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, lipid panel, mammography or colonoscopy.

¹ Members may elect \$10,000 to \$20,000 in increments of \$10,000. Spouses may elect \$10,000 to \$20,000 in increments of \$10,000. Premium will vary according to the selection made. Please contact The Standard for additional information, including costs and complete details of coverage.

² May vary by state requirements.

³ Included automatically with employee coverage.

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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.

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 not available in all states. Product features vary by state and are solely the responsibility of Standard Insurance Company.

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