Your Benefits Explained

Created for Dallas County

Provided by Standard Insurance Company





For Your Information

These policies may 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 Standard Insurance Company for additional information, including costs and complete details of coverage.

Your Benefits

- Life insurance
- Accidental Death and Dismemberment insurance
- NEW! Short Term Disability insurance
- Long Term Disability insurance
- NEW! Accident insurance
- NEW! Critical Illness insurance
- NEW! Hospital Indemnity insurance

Life and Accidental Death and Dismemberment Insurance

Group Life insurance form numbers: GP1219-LIFE, GC1219-LIFE, GP1219-LIFE-ASSOC, GP1219-LIFE-TRUST, GP190-LIFE/S399, GP190-LIFE/ASSOC/S399, GP190-LIFE/TRUST/S399, GP899-LIFE, GP190-LIFE/A997/S399, GP190-LIFE/S214, GP411-LIFE, GP190-LIFE/S399/MT, GP1219-LIFE-1224, GC1219-LIFE-1224



Basic Life and AD&D Insurance

Employer Paid Coverage for You and Optional Coverage for Your Family

Employee Classification	Benefit Amount	Minimum Benefit Maximum Benefit	Premium Contributions	Do you need to enroll?
Eligible employees working at least 30 hours per week	1 times your Annual Earnings up to the next $1,000 **Matching AD&D Benefit**	**Minimum**: $20,000 **Maximum**: $50,000	100% Employer Paid	No

Basic Dependent Life Insurance Option	Benefit Amount	Guarantee Issue	Premium Contributions	Do you need to enroll?
Option 1	Spouse: $5,000 Child: $2,500	Full Amount	100% Employee Paid	Yes
Option 2	Spouse: $10,000 Child: $5,000	Full Amount	100% Employee Paid	Yes

TheStandard®

Additional Life Insurance

You Can Add More Coverage for you and your spouse

Employee Classification	Benefit Amount	Maximum Amount	Premium Contributions	Do you need to enroll?
Eligible employees working at least 30 hours per week	**Choice of .5, 1 or 2 times your Annual Earnings**	Guarantee Issue: up to $500,000 Maximum: $500,000	100% Employee Paid	Yes
Eligible Spouse only*	**Choice of $10,000, $25,000, $50,000, $75,000, or $100,000**	Minimum: $10,000 Guarantee Issue: up to $25,000 Maximum: The lesser of 50% of employee amount or $100,000**	100% Employee Paid	Yes

New Elections or increases in amounts are subject to Evidence of Insurability approval.

*You are required to be insured under Basic Life and Additional Life in order to elect Life coverage for your spouse.
**Your spouse coverage cannot exceed 50% of your elected Additional Life coverage amount.

TheStandard®

And You Also Get ...
Life Services 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

* Life Services Toolkit is provided through an arrangement with an outside service provider.

More Resources for You: Travel Assistance*

Security that travels with you.

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

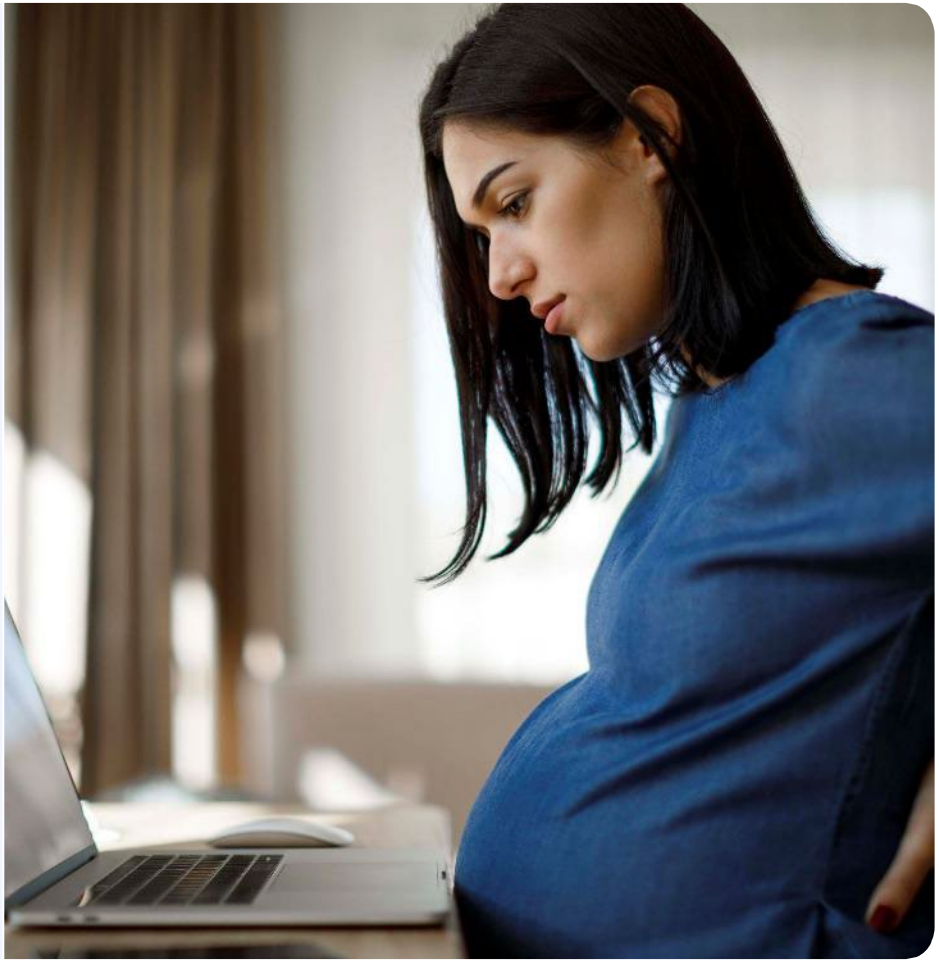
- Available when you travel more than 100 miles from home for up 180 days for business or pleasure
- Coverage for you, your spouse and kids through age 25
- Easy access via mobile app, online portal, QR code and wallet card



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

Short Term Disability

Protection for *your* paycheck



Group Short Term Disability insurance underwritten by Standard Insurance Company is provided under policy form numbers: GP399-STD, GP190-STD/S399, GP899-STD/A300, GP414-STD, GP209-STD, GP411-STD, GP1122-STD, GPNY0500-STD, GP2024-STD-NM



Why Choose Short Term Disability Insurance?

- Short term disability coverage can provide a percentage of your income if you're unable to work due to an illness or injury.
- This includes coverage for childbirth and pregnancy-related complications.
- Upon approval of your claim, payments will begin after the benefit waiting period has been served.
- Benefits go directly to you.

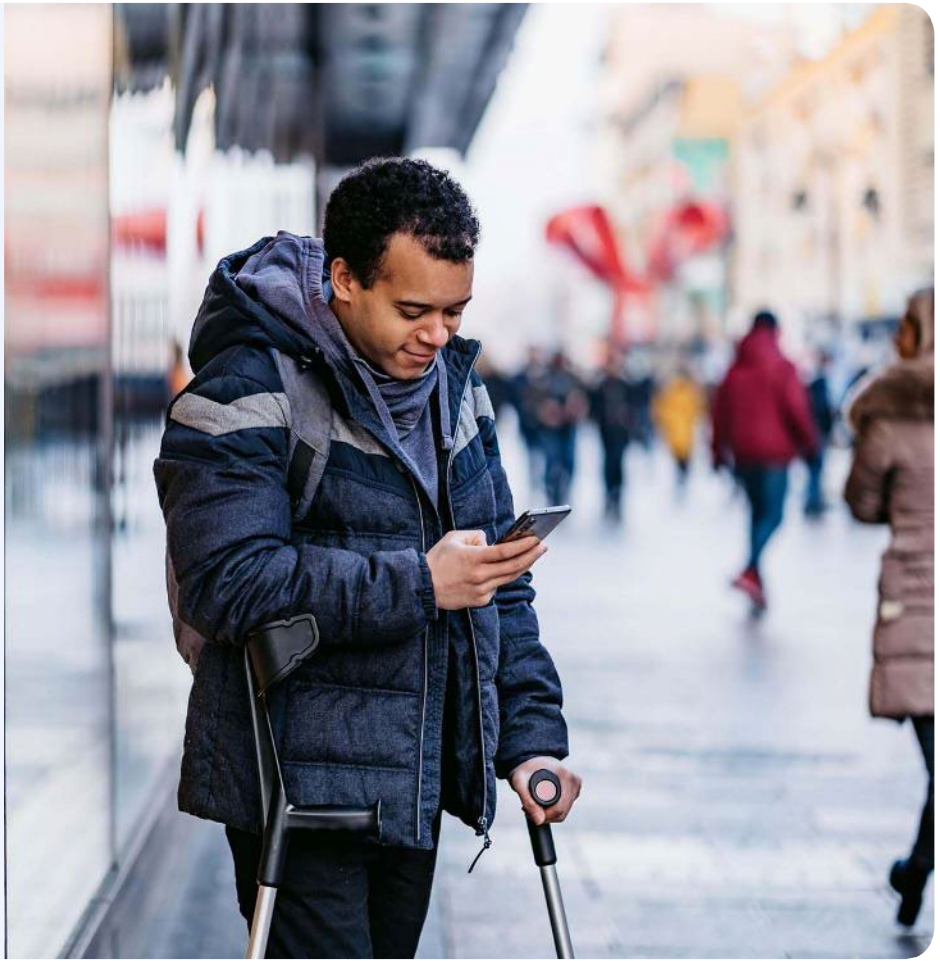
Your Short Term Disability Plan

Employee Classification	Benefit Percentage	Weekly Maximum Benefit Amount	Benefit Waiting Period	Maximum Benefit Period	Premium Contributions	Do You Need to Enroll?
Benefit Eligible Employees	60%	**Maximum**: $1,500	14 days for accidental injuries 14days for illness and maternity	180 Days	100% employee	Yes*

What do you need to know and do? Enroll now!

***If you do not sign up for the STD for 2027, next enrollment you will be subject to the following:** Late enrollees will be subject to a 60-day benefit waiting period for sickness or pregnancy during their first 12 months in the plan

Long Term Disability



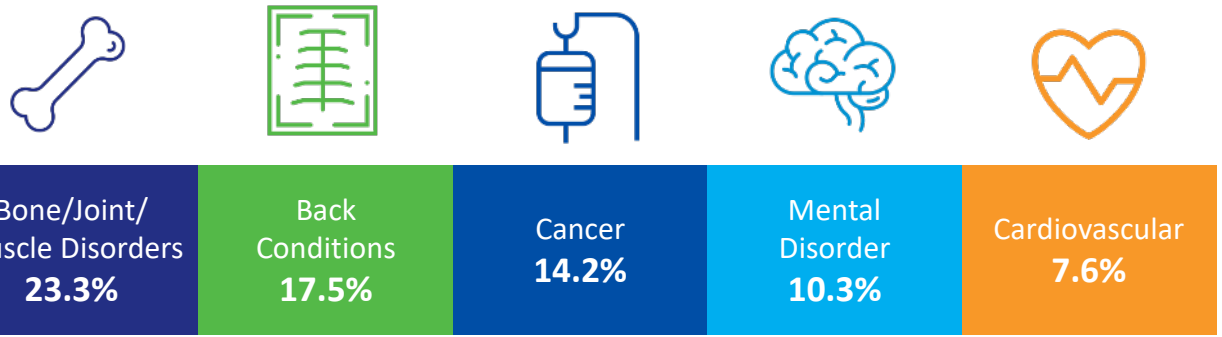
Group Long Term Disability insurance underwritten by Standard Insurance Company is provided under policy form numbers: GP190-LTD/S399, GP899-LTD, GP209-LTD, GP411-LTD, GP608-LTD, GP012021-LTD, GP190-LTD/ASSOC/S399, GP190-LTD/TRUST/S399, GP601-CONV,GP399-LTD/TRUST, GP2024-LTD-NM

Why Long Term Disability?

Disabilities happen more often than we realize.

Employee Classification	Benefit Percentage	Monthly Minimum & Maximum	Benefit Waiting Period	Premium Contributions	Do I need to enroll?
Eligible employees working at least 40 hours per week	60%	**Minimum**: $100 **Maximum**: $5,500	180 Days	100% Employer Paid	No

Top 5 Causes of Disability Claims



Source: Standard Insurance Company internal data on Long Term Disability claims, 2017-2019

TheStandard®

Call On Our Employee Assistance Program

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

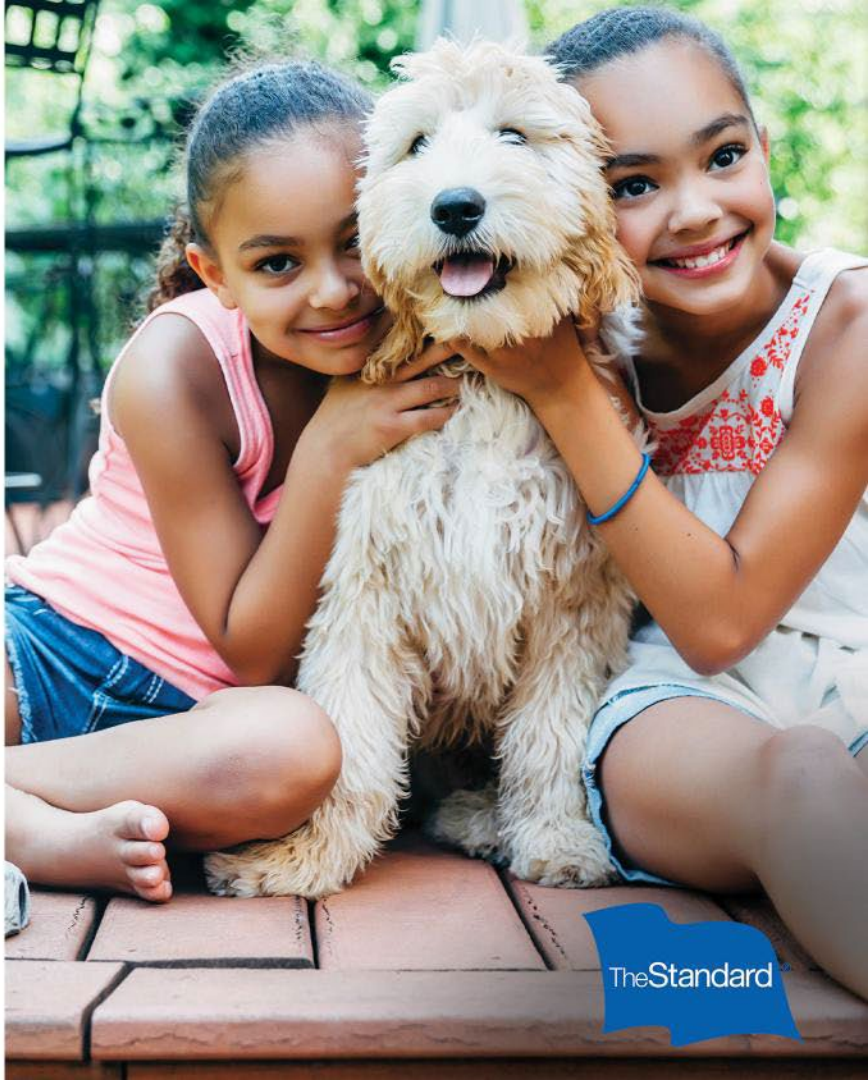
Confidential resources for support and guidance

- 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

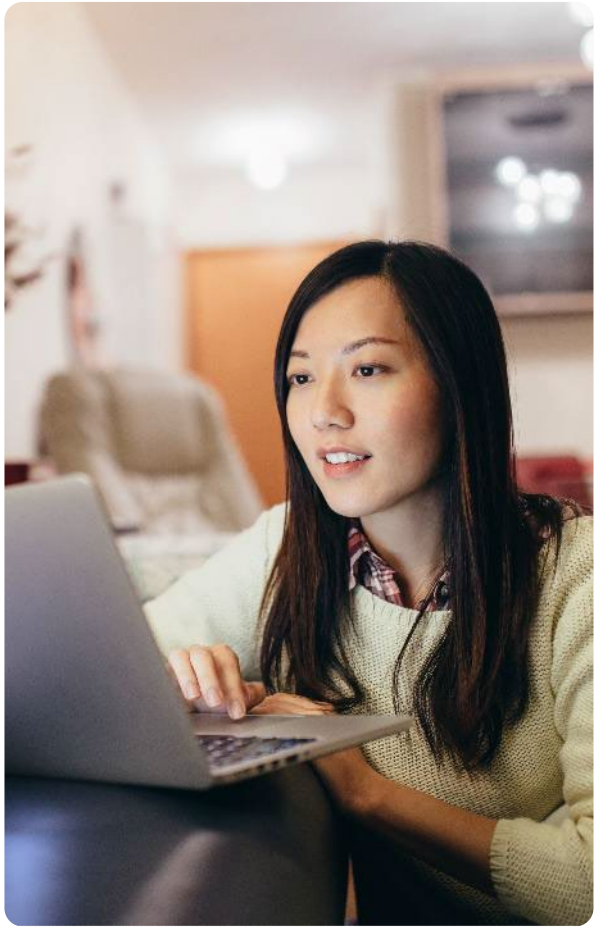
For additional information please contact EAP by calling 888.293.6948, visit their website at Healthadvocate.com/standard3 or simply scan the QR code with your phone. EAP is available 24 hours a day, 7 days a week.



Protection for your finances with Supplemental Insurance

Accident, Critical Illness, Hospital Indemnity





Help With Unexpected Expenses

Health insurance may cover many care-related costs after your deductible. But you may still have copays and out-of-pocket expenses.

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
- **Guarantees coverage** without any medical questions
- **You can choose to take it with you** if you leave your employer

How These Benefits Work

Protect your finances in the event of a covered accident, serious illness or hospital stay.

1

You have a life event.

Health insurance may cover many care-related costs after your deductible. But you may still have copays and out-of-pocket expenses

2

We pay you benefits.

You get paid directly. We send a payment directly to you — not your medical providers — upon approval of your claim. You decide how to spend the money.

3

You focus on getting better.

With extra financial support, you can focus on recovering, not unplanned expenses.



More Benefits for Health Screenings

If you enroll in all three Supplemental coverages — Accident, Critical Illness and Hospital Indemnity — you and your covered dependents can receive a $200 benefit for getting one covered screening.

$100 Accident Insurance

$50 Critical Illness

$50 Hospital Indemnity

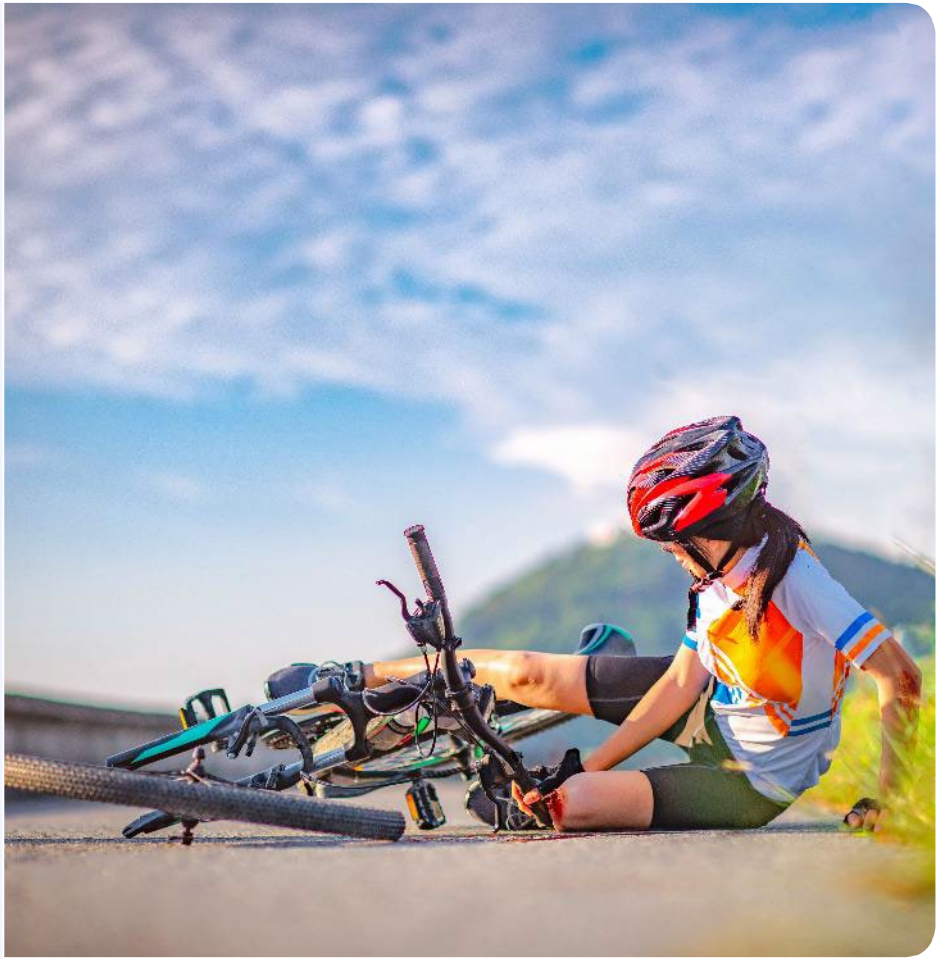
- Just submit your claim once — and get paid under all three plans
- No receipts required
- File claims by phone, online or by mail
- Available to employees and covered family members every year

Help Protecting Your Health

Covered Health Maintenance 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 15-03 (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 Thin Prep Pap test
- Prostate-specific antigen (PSA) test
- Stress test on a bicycle or treadmill
- Generally, medically accepted cancer screening test
- Mental health assessment
- Novel infectious disease testing, like COVID-19

Accident Insurance



Accidental insurance underwritten by Standard Insurance Company is provided under policy form numbers: GP0614-ACC, GP0614-ACC FLORIDA, GP0614-ACC 0323, GP0614-ACC PA

Why Should You Enroll in Accident Insurance?

Because Accident insurance helps create a financial safety net if you or a family member experience a covered accident.

Key Benefits:

- Pays a benefit directly to the insured, they choose how to spend it.
- Pays **extra 25% benefit** if kids are injured playing organized sports.
- Payable benefits per **fracture and/or dislocation** in a covered accident.
- Guarantees coverage without any medical questions.
- You pay the same premium for as long as you have your coverage.
- $100 Health Maintenance Screening benefit
- Choice of Select or Enhanced Plan
- Take if with you if you leave your employer.

Benefits also include:

- Critical Care Admission and Critical Care Confinement pay in addition to the Hospital Admission and Hospital Confinement Daily Benefit.
- Available coverage for your spouse and child(ren)
  - Line of Duty Benefit pays 100% of the AD&D benefit for employees injured in the line of duty.

Benefits for Injuries and Treatment








Injury	Emergency	Surgery	Hospitalization	Follow-Up Care	AD&D
• Burns • Dislocations • Eye Injuries • Concussion • Lacerations • Fractures • Coma	• Emergency Dental • Urgent Care • Ambulance • Emergency Room • X-ray • Major Diagnostic Exam	• Abdominal/Thoracic Surgery • Outpatient Surgical Facility • Skin Grafts • Knee Cartilage/ Ligament/ Tendon Repair • Ruptured Disk • Rotator Cuff	• Hospital Admission • Hospital Confinement • Critical Care Unit Admission • Critical Care Unit Confinement	• Chiropractor • Medical Appliance • Hearing Device • Physical Therapy • Physician Care • Prosthesis • Rehab Facility	• Accidental Death • Accidental Dismemberment • Common Carrier • Paralysis • Loss of Sight • Loss of Hearing

Critical Illness Insurance



Critical Illness insurance underwritten by Standard Insurance Company is provided under policy form numbers: GP0614-CI, GP0614-CI FLORIDA, GP0614-CI FLL, GP0614-CI 1122, GP0614-CI MO, GP0614-CIw/GC0614-CI, GP0614-CI 042021, GP0614-CI PA, GP0614-CI AA

Why Should You Enroll in Critical Illness Insurance?

If you're diagnosed with a serious illness, get help paying for expenses that your health insurance may not cover.

Key Benefits:

- Pays you benefits directly, to spend as needed — regardless of other coverage
- Pays a lump sum for a covered illness
- Automatically covers your children
- $50 Health Maintenance Screening benefit
- Take it with you if you leave your employer
- Guaranteed coverage – No medical questions!
    - Diagnosis must occur after the coverage goes into effect to be a payable benefit

Benefit Amounts:

- Employee: $10,000 to $30,000 in increments of $10,000
- Spouse: $10,000 to $30,000 in increments of $10,000 (Spouse coverage cannot exceed Employee amount)
- Automatically covers your children at 50% of your benefit

Covered Conditions*

Diagnosis must occur while employee is covered under the group policy and after the effective date of coverage to be considered for benefits.

Receive 100% of coverage amount		Receive 50% of coverage amount
• Cancer	• Advanced Multiple Sclerosis	• Carcinoma in situ/Non-Invasive Cancer
• End-stage renal (kidney) failure	• Advanced Alzheimer's Disease	• Severe coronary artery disease with recommendation for bypass surgery
• Major organ transplant	• Amyotrophic Lateral Sclerosis	
• Myocardial infarction (heart attack)	• Benign brain tumor	
• Stroke	• Bone marrow transplant	
• Coma	• Occupational Hepatitis	
• Paralysis	• Occupational HIV	
• Loss of sight, hearing or speech		

Additional Covered Childhood Conditions*
• Cystic Fibrosis
• Down Syndrome
• Muscular Dystrophy
• Spina Bifida
• Cerebral Palsy
• Plus **16 more** – see your plan description for complete list

*See policy for exclusions limitations. Childhood diseases are covered at the percentage stated in your plan.

Claims Example: Cancer Diagnosis

Shawna beat cancer but not without a lot of unexpected costs. Not only was Shawna out of work while getting treatment, her husband missed work and wages to care for her also.

Benefit Type	Amount
Medical insurance deductible	$3,300
Out-of-pocket expenses over 6 months	$5,500
Alternative treatments not covered by medical plan	$4,500
Transportation to medical appts	$750
Lodging near treatment facility	$1,370
Partner's lost wages	$4,500
Total out-of-pocket expenses	**$19,920**
Benefit paid to you	**$20,000**



Example is for illustrative purposes. Eligibility for benefits and amounts shown in this example may vary from any policy your employer may offer and may vary based upon your individual circumstances, policy definitions, waiting periods, exclusions and limitations.



And Help Is Only a Phone Call Away

If you go out on claim, you'll get a health care expert by your side — one person who can help you.

Your Personal Health Advocate* can:

- Make sense of your diagnosis and research treatment options
- Find the right doctors, specialists and hospitals
- Untangle medical bills
- Locate support services
- Save time and worry less

Contact Health Advocate

844.450.5543

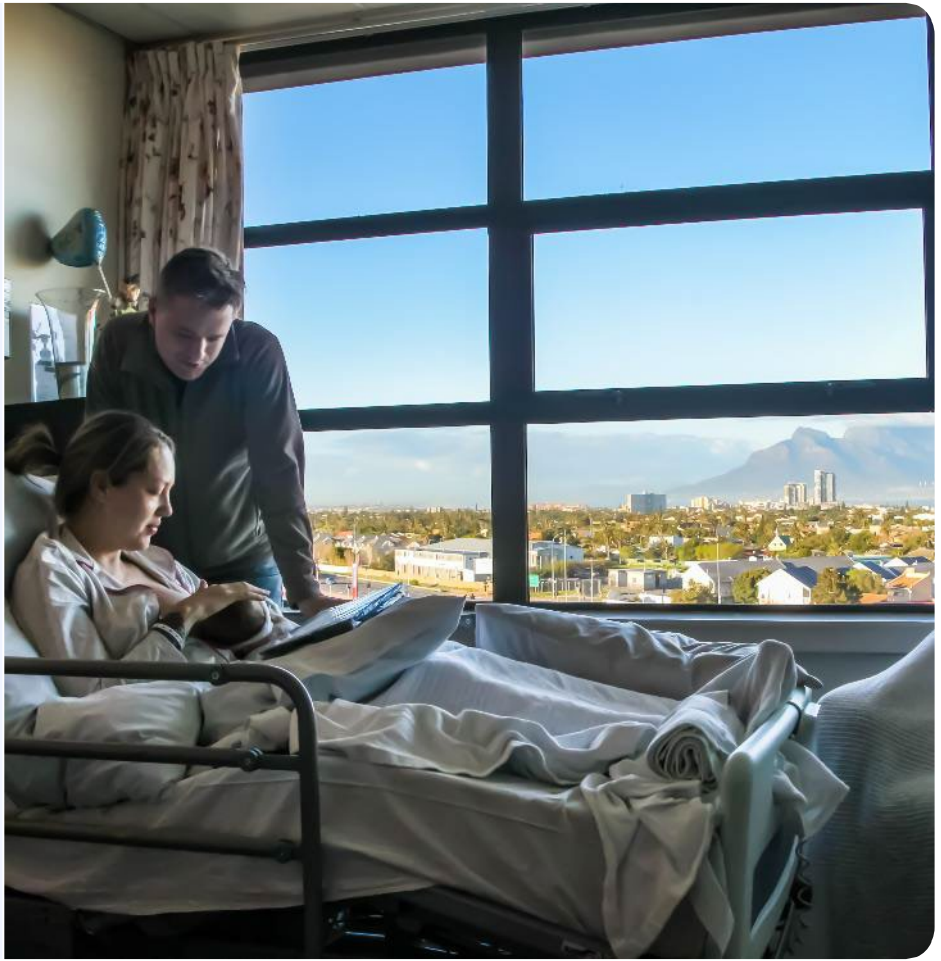
answers@HealthAdvocate.com

Download on the App Store

GET IT ON Google Play

*Included with your Critical Illness insurance coverage through The Standard, through an arrangement with a service provider.

Hospital Indemnity Insurance



Group Hospital Indemnity Insurance underwritten by Standard Insurance Company is provided under policy form numbers: GP0614-HI, GP0614-HI FLL, GP0614 0423, GP0614-HI 0123, GP0614-HI PA



Why Should You Enroll in Hospital Indemnity Insurance?

Key Benefits

- Pays you benefits directly, to spend as needed — regardless of other coverage
- Pays daily hospital benefits — up to the plan maximum — for injuries and serious illnesses and it even covers hospitalization due to pregnancy and childbirth
- Premium waived if you're hospitalized more than 30 days
- Take it with you if you leave your employer
- $50 Health Maintenance Screening Benefit

Hospital Indemnity Benefits

All benefits require treatment by a physician in the Emergency Room or in-patient room for at least 20 hours.



Benefit Type	Low Plan	High Plan
Hospital Admission (per Calendar year)	$500	$1,500
Daily Hospital Confinement (max 15 day stay)	$100	$350
Critical Care Unit Admission	Not Included	$1,500 per Calendar year
Daily Critical Care Unit Confinement (max 15 day stay)	$100	$350

*The inclusion of a hospital admission and/or CCU admission benefits in a Hospital Indemnity plan may not be compatible with an HSA. Consult your own tax advisor for advice.

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
Additional Life/AD&D	Choose Amounts/Enroll
Short Term Disability	Enroll
Long Term Disability	None
Accident	Choose Plan/Enroll
Critical Illness	Choose Amount/Enroll
Hospital Indemnity	Choose Coverage/Enroll



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