Voluntary Benefits

Term Life Insurance - *New Carrier!*

In the event of an emergency or the unimaginable, The Standard's Group Term to 100 Life Insurance can help families with financial support to maintain their quality of life. A death benefit helps safeguard a family's future after the insured is gone.

Universal Life Insurance		
Bi-Weekly Premiums		
$50,000 Benefit	**Non-Tobacco**	**Tobacco**
18	$8.04	$8.04
25	$8.04	$10.36
35	$10.84	$15.26
45	$21.16	$31.72
55	$45.14	$67.28
65	$99.92	$131.76

Short-Term Disability Insurance- *New Carrier!*

Paychecks lost due to an injury, illness, or pregnancy can cause financial hardship. When you are unable to work, short-term disability insurance through The Standard can help make ends meet by paying a portion of your salary so you can focus on getting better.

Short-Term Disability Insurance		
Bi-Weekly Premiums		
Monthly Benefit $1,000	**Option One**	**Option Two**
18-49	$10.60	$14.54
50-59	$13.40	$18.06
60-64	$20.04	$27.82
65-69	$20.20	$29.96
70+	$19.26	$28.24

Benefit	Option One	Option Two
Monthly Disability Benefit	$1,000	$1,000
Benefit Period	3	3
Elimination Period	14/14	7/7
FMLA and Doula Coverage	No	No
Increasing Benefit Rider	No	No
Survivor and Accident Coverage	No	No
Portability	Yes	Yes

Critical Illness Insurance - *New Carrier!*

This plan can supplement existing medical coverage and help provide financial support to pay for out-of-pocket expenses such as mortgage payments. Benefits are paid regardless of what is covered by medical insurance. Payments are made direction to covered employees to spend as they choose.

Critical Illness Insurance		
Bi-Weekly Premiums		
Employee Non-Tobacco	**$10,000**	**$20,000**
18 - 29	$1.80	$3.60
30 - 39	$2.80	$5.60
40 - 49	$4.80	$9.60
50 - 59	$9.20	$18.40
60 - 69	$17.60	$35.20
70+	$31.00	$62.00
Employee + Spouse Non-Tobacco	**$10,000**	**$20,000**
18 - 29	$4.40	$8.80
30 - 39	$6.20	$12.40
40 - 49	$10.20	$20.40
50 - 59	$19.40	$38.80
60 - 69	$35.80	$71.60
70+	$62.60	$125.20
Employee Tobacco	**$10,000**	**$20,000**
18 - 29	$2.00	$4.00
30 - 39	$3.40	$6.80
40 - 49	$6.80	$13.60
50 - 59	$15.80	$31.60
60 - 69	$33.40	$66.80
70+	$58.20	$116.40
Employee + Spouse Tobacco	**$10,000**	**$20,000**
18 - 29	$4.60	$9.20
30 - 39	$7.40	$14.80
40 - 49	$14.20	$28.40
50 - 59	$32.20	$64.40
60 - 69	$67.60	$135.20
70+	$117.00	$234.00