

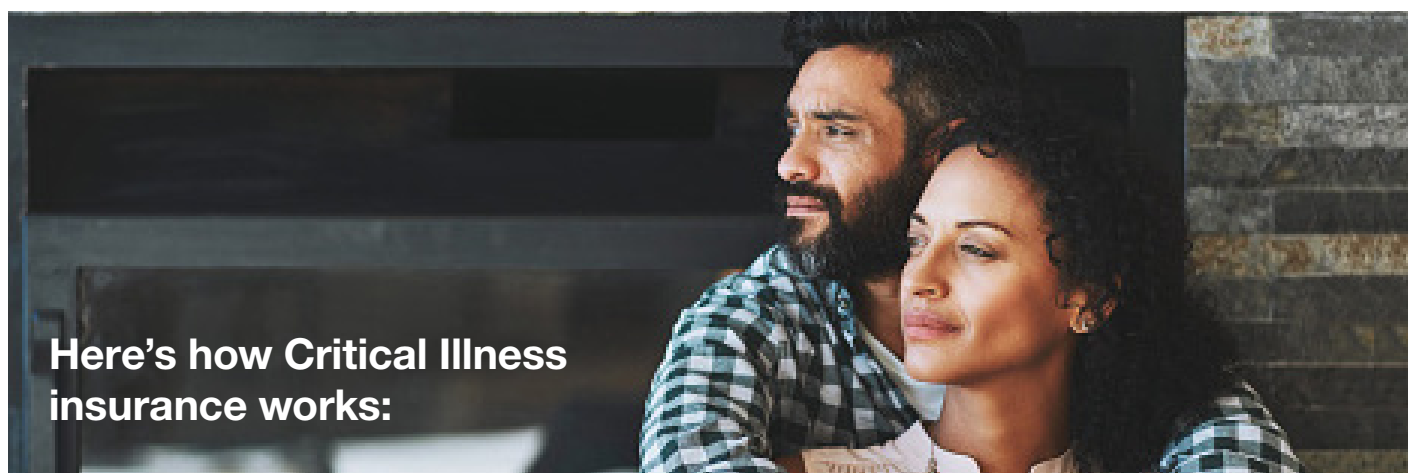
Critical Illness Insurance

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 The Standard is there for you

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

3 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

CONTACT YOUR HUMAN RESOURCES REPRESENTATIVE
to learn how to apply for Critical Illness insurance.

Standard Insurance Company | 1100 SW Sixth Avenue, Portland OR 97204 | standard.com

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

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 features and availability vary by state and are solely the responsibility of Standard Insurance Company.