

Welcome to your employee benefits.

Enroll in coverage now to help protect
yourself and your loved ones in the future.



Community Action Team, Inc. of
Columbia County

Standard Insurance Company



Act Now to Help Protect What Matters Most



The life you're building for yourself and your family is precious. Every financial decision, every first step, every milestone — these are the things that matter. Think of insurance as a financial safety net that can help protect you when life doesn't go as planned. Enrolling in coverage now is a small thing you can do to help make sure you and your loved ones keep moving forward.

In this guide, you'll find details about your group insurance options from Standard Insurance Company (The Standard) and the forms you need to start the application process.

Protection for Your Loved Ones

Life insurance helps provide support and stability to your family if something were to happen to you or your spouse or children. It can help your family financially through a difficult time and provide support into the future.

Accidental Death and Dismemberment (AD&D) insurance helps protect against a sudden financial loss brought on by an accidental death. It can also help pay for the high cost of living associated with surviving an accident that results in a severe physical loss.

Protection for Your Paycheck

Your most valuable asset is your ability to earn an income. Disability insurance provides partial income replacement if you can't work because of a qualifying disability caused by an illness, injury or pregnancy. The benefit payments can help with bills that continue even when you can't work, like your mortgage or rent — expenses medical insurance won't cover.

Short Term Disability insurance pays a weekly benefit to help you keep your finances on track when you're out of work because of a disability.

Long Term Disability insurance pays a monthly benefit if you experience a disability that lasts for several months or even years.

Your Employer-Paid Benefits

- Basic Life and AD&D insurance
- Basic Dependents Life insurance
- Short Term Disability insurance
- Long Term Disability insurance

Benefits You Can Apply for Now:

- Additional Life insurance
- Additional Dependents Life insurance

Ready to Apply? You'll Find the Form(s) Right Here

Once you've reviewed your options, the next step is to apply using the form(s) included at the end of this guide. Don't forget to turn in your forms before your enrollment period ends.



Group Basic Life and Accidental Death and Dismemberment Insurance

Group Basic Life insurance from Standard Insurance Company helps provide financial protection by promising to pay a benefit in the event of an eligible member's, or his or her dependent's covered death. Basic Accidental Death and Dismemberment (AD&D) insurance may provide an additional amount in the event of a covered death or dismemberment as a result of an accident.

The cost of this insurance is paid by Community Action Team, Inc. of Columbia County.

Eligibility

Definition of a Member

You are a member if you are an active employee of Community Action Team, Inc. of Columbia County hired on or after July 1, 2010 and regularly working at least 25 hours each week **OR**; An active employee of Community Action Team, Inc. of Columbia County hired prior to July 1, 2010 and regularly working at least 20 hours each week. You are not a member if you are a temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.

Eligibility Waiting Period

You are eligible on the first of the month that follows or coincides with 60 consecutive days as a member.

Benefits

Basic Life Coverage Amount

Your Basic Life coverage amount is \$30,000.

Basic AD&D Coverage Amount

For a covered accidental loss of life, your Basic AD&D coverage amount is equal to your Basic Life coverage amount. For other covered losses, a percentage of this benefit will be payable.

Life Age Reductions

Basic Life and AD&D insurance coverage amount reduces to 65 percent at age 65, to 50 percent at age 70 and to 35 percent at age 75.

Basic Dependents Life Coverage Amount

The Basic Dependents Life coverage amount for your eligible spouse is \$2,000. Your spouse is the person to whom you are legally married, or your domestic partner as recognized by law or by your employer's domestic partnership policy, if applicable.

The Basic Dependents Life coverage amount for each of your eligible children is \$2,000. Child means your child from live birth through age 20 (through age 24 if a registered student in full-time attendance at an accredited educational institution).

Other Basic Life Features and Services

- Accelerated Benefit
- Life Services Toolkit
- Portability of Insurance Provision
- Repatriation Benefit
- Right to Convert Provision
- Standard Secure Access account payment option
- Travel Assistance
- Waiver of Premium

Other Basic AD&D Features

- Air Bag Benefit
- Family Benefits Package
- Seat Belt Benefit

This information is only a brief description of the group Basic Life/AD&D and Basic Dependents Life insurance policy sponsored by Community Action Team, Inc. of Columbia County. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, reductions in benefits, exclusions and when The Standard and Community Action Team, Inc. of Columbia County may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for those who become insured according to its terms. For more complete details of coverage, contact your human resources representative.

SI 13279-D-OR-160493 (6/19)

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Group Additional Life Insurance

Help protect your loved ones from financial hardship.

This coverage is designed to help provide financial support and stability to your family should you pass away. You can also cover your eligible spouse and child(ren). Life insurance is an easy, responsible way to help protect your family from financial hardship during a difficult time — and into the future.



This plan offers:

- Competitive group rates
- The convenience of payroll deduction
- Benefits if you become terminally ill or die

? About This Coverage

If you take no action you'll be covered under Basic Life insurance provided you meet the eligibility requirements. Consider whether that would be enough to help your family meet daily expenses, maintain their standard of living, pay off debt and fund your children's education. If not, you may want to apply for additional coverage now.

How Much Can I Apply For?

Your combined Basic Life and Additional Life amounts cannot exceed a maximum of 3 times your annual earnings. The coverage amount for your spouse cannot exceed 50 percent of your Additional Life coverage. The coverage amount for your child(ren) cannot exceed 100 percent of your Additional Life coverage.

For You:	\$10,000 – \$300,000 in increments of \$10,000
For Your Spouse:	\$5,000 – \$150,000 in increments of \$5,000
For Your Child(ren):	\$1,000 – \$10,000 in increments of \$1,000

What is the Guarantee Issue Maximum?

Depending on your eligibility, this is the maximum amount of coverage you may apply for during initial enrollment without answering health questions.

For You:	Up to \$100,000
For Your Spouse:	Up to \$25,000

See the Important Details section for more information, including requirements, exclusions, age reductions and definitions.

≡ Additional Feature

Accelerated Benefit

If you become terminally ill, you may be eligible to receive up to 75 percent of your combined Basic and Additional Life benefit to a maximum of \$500,000.

How Much Life Insurance Do You Need?

After a death in the family, there are many unexpected expenses. Your benefits could help your family pay for:

- Outstanding debt
- Burial expenses
- Medical bills
- Your children's education
- Daily expenses

To estimate your insurance needs, you'll need to consider your unique circumstances. Use our online calculator at **www.standard.com/life/needs**.

How Much Your Coverage Costs

Your Basic Life insurance is paid for by Community Action Team, Inc. of Columbia County. If you choose to purchase Additional Life coverage, you'll have access to competitive group rates, which may be more affordable than those available through individual insurance. You'll also have the convenience of having your premium deducted directly from your paycheck. How much your premium costs depends on a number of factors, such as your age and the benefit amount.

Use this formula to calculate your premium payment:

$$\frac{\text{Enter the amount of coverage you are requesting (see benefit amounts in the About This Coverage section).}}{\div 1000} = \text{_____} \times \frac{\text{Enter your rate from the rate table.}}{\text{_____}} = \text{_____}$$

This amount is an estimate of how much you would pay each month.

If you buy coverage for your spouse, your monthly rate is shown in the table below. Use the same formula to calculate the premium that you used for yourself, but use your age and your spouse's rate.

If you buy Dependents Life coverage for your child(ren), your monthly rate is \$0.189 per \$1,000, no matter how many children you're covering.

Age (as of October 1)	Your Rate (Per \$1,000 of Total Coverage)	Your Spouse's Rate (Per \$1,000 of Total Coverage)
<25	\$0.062	\$0.069
25-29	\$0.075	\$0.083
30-34	\$0.10	\$0.11
35-39	\$0.112	\$0.124
40-44	\$0.125	\$0.138
45-49	\$0.187	\$0.206
50-54	\$0.287	\$0.316
55-59	\$0.536	\$0.591
60-64	\$0.823	\$0.908
65-69	\$1.584	\$1.747
70+	\$2.589	\$2.229

Group Additional Life Insurance

Employee Life Monthly Premiums

Coverage Amount	Employee's Age as of October 1								
	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69
\$10,000	0.62	0.75	1.00	1.12	1.25	1.87	2.87	5.36	8.23
\$20,000	1.24	1.50	2.00	2.24	2.50	3.74	5.74	10.72	16.46
\$30,000	1.86	2.25	3.00	3.36	3.75	5.61	8.61	16.08	24.69
\$40,000	2.48	3.00	4.00	4.48	5.00	7.48	11.48	21.44	32.92
\$50,000	3.10	3.75	5.00	5.60	6.25	9.35	14.35	26.80	41.15
\$60,000	3.72	4.50	6.00	6.72	7.50	11.22	17.22	32.16	49.38
\$70,000	4.34	5.25	7.00	7.84	8.75	13.09	20.09	37.52	57.61
\$80,000	4.96	6.00	8.00	8.96	10.00	14.96	22.96	42.88	65.84
\$90,000	5.58	6.75	9.00	10.08	11.25	16.83	25.83	48.24	74.07
\$100,000	6.20	7.50	10.00	11.20	12.50	18.70	28.70	53.60	82.30
\$110,000	6.82	8.25	11.00	12.32	13.75	20.57	31.57	58.96	90.53
\$120,000	7.44	9.00	12.00	13.44	15.00	22.44	34.44	64.32	98.76
\$130,000	8.06	9.75	13.00	14.56	16.25	24.31	37.31	69.68	106.99
\$140,000	8.68	10.50	14.00	15.68	17.50	26.18	40.18	75.04	115.22
\$150,000	9.30	11.25	15.00	16.80	18.75	28.05	43.05	80.40	123.45
\$160,000	9.92	12.00	16.00	17.92	20.00	29.92	45.92	85.76	131.68
\$170,000	10.54	12.75	17.00	19.04	21.25	31.79	48.79	91.12	139.91
\$180,000	11.16	13.50	18.00	20.16	22.50	33.66	51.66	96.48	148.14
\$190,000	11.78	14.25	19.00	21.28	23.75	35.53	54.53	101.84	156.37
\$200,000	12.40	15.00	20.00	22.40	25.00	37.40	57.40	107.20	164.60
\$210,000	13.02	15.75	21.00	23.52	26.25	39.27	60.27	112.56	172.83
\$220,000	13.64	16.50	22.00	24.64	27.50	41.14	63.14	117.92	181.06
\$230,000	14.26	17.25	23.00	25.76	28.75	43.01	66.01	123.28	189.29
\$240,000	14.88	18.00	24.00	26.88	30.00	44.88	68.88	128.64	197.52
\$250,000	15.50	18.75	25.00	28.00	31.25	46.75	71.75	134.00	205.75
\$260,000	16.12	19.50	26.00	29.12	32.50	48.62	74.62	139.36	213.98
\$270,000	16.74	20.25	27.00	30.24	33.75	50.49	77.49	144.72	222.21
\$280,000	17.36	21.00	28.00	31.36	35.00	52.36	80.36	150.08	230.44
\$290,000	17.98	21.75	29.00	32.48	36.25	54.23	83.23	155.44	238.67
\$300,000	18.60	22.50	30.00	33.60	37.50	56.10	86.10	160.80	246.90

Employee Life Monthly Premiums (Continued)

Coverage Amount	Employee's Age as of October 1					
	70-74*	75-79*	80-84*	85-89*	90-94*	95+*
\$10,000	16.83	11.65	7.77	5.18	3.88	2.59
\$20,000	33.66	23.30	15.53	10.36	7.77	5.18
\$30,000	50.49	34.95	23.30	15.53	11.65	7.77
\$40,000	67.31	46.60	31.07	20.71	15.53	10.36
\$50,000	84.14	58.25	38.84	25.89	19.42	12.95
\$60,000	100.97	69.90	46.60	31.07	23.30	15.53
\$70,000	117.80	81.55	54.37	36.25	27.18	18.12
\$80,000	134.63	93.20	62.14	41.42	31.07	20.71
\$90,000	151.46	104.85	69.90	46.60	34.95	23.30
\$100,000	168.29	116.51	77.67	51.78	38.84	25.89
\$110,000	185.11	128.16	85.44	56.96	42.72	28.48
\$120,000	201.94	139.81	93.20	62.14	46.60	31.07
\$130,000	218.77	151.46	100.97	67.31	50.49	33.66
\$140,000	235.60	163.11	108.74	72.49	54.37	36.25
\$150,000	252.43	174.76	116.51	77.67	58.25	38.84
\$160,000	269.26	186.41	124.27	82.85	62.14	41.42
\$170,000	286.08	198.06	132.04	88.03	66.02	44.01
\$180,000	302.91	209.71	139.81	93.20	69.90	46.60
\$190,000	319.74	221.36	147.57	98.38	73.79	49.19
\$200,000	336.57	233.01	155.34	103.56	77.67	51.78
\$210,000	353.40	244.66	163.11	108.74	81.55	54.37
\$220,000	370.23	256.31	170.87	113.92	85.44	56.96
\$230,000	387.06	267.96	178.64	119.09	89.32	59.55
\$240,000	403.88	279.61	186.41	124.27	93.20	62.14
\$250,000	420.71	291.26	194.18	129.45	97.09	64.73
\$260,000	437.54	302.91	201.94	134.63	100.97	67.31
\$270,000	454.37	314.56	209.71	139.81	104.85	69.90
\$280,000	471.20	326.21	217.48	144.98	108.74	72.49
\$290,000	488.03	337.86	225.24	150.16	112.62	75.08
\$300,000	504.86	349.52	233.01	155.34	116.51	77.67

* Coverage amounts for ages 70 and over reduce due to age reduction (see Life Insurance Age Reductions section).

Group Additional Life Insurance

Spouse Life Monthly Premiums

Coverage Amount	Employee's Age as of October 1								
	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69
\$5,000	0.35	0.42	0.55	0.62	0.69	1.03	1.58	2.96	4.54
\$10,000	0.69	0.83	1.10	1.24	1.38	2.06	3.16	5.91	9.08
\$15,000	1.04	1.25	1.65	1.86	2.07	3.09	4.74	8.87	13.62
\$20,000	1.38	1.66	2.20	2.48	2.76	4.12	6.32	11.82	18.16
\$25,000	1.73	2.08	2.75	3.10	3.45	5.15	7.90	14.78	22.70
\$30,000	2.07	2.49	3.30	3.72	4.14	6.18	9.48	17.73	27.24
\$35,000	2.42	2.91	3.85	4.34	4.83	7.21	11.06	20.69	31.78
\$40,000	2.76	3.32	4.40	4.96	5.52	8.24	12.64	23.64	36.32
\$45,000	3.11	3.74	4.95	5.58	6.21	9.27	14.22	26.60	40.86
\$50,000	3.45	4.15	5.50	6.20	6.90	10.30	15.80	29.55	45.40
\$55,000	3.80	4.57	6.05	6.82	7.59	11.33	17.38	32.51	49.94
\$60,000	4.14	4.98	6.60	7.44	8.28	12.36	18.96	35.46	54.48
\$65,000	4.49	5.40	7.15	8.06	8.97	13.39	20.54	38.42	59.02
\$70,000	4.83	5.81	7.70	8.68	9.66	14.42	22.12	41.37	63.56
\$75,000	5.18	6.23	8.25	9.30	10.35	15.45	23.70	44.33	68.10
\$80,000	5.52	6.64	8.80	9.92	11.04	16.48	25.28	47.28	72.64
\$85,000	5.87	7.06	9.35	10.54	11.73	17.51	26.86	50.24	77.18
\$90,000	6.21	7.47	9.90	11.16	12.42	18.54	28.44	53.19	81.72
\$95,000	6.56	7.89	10.45	11.78	13.11	19.57	30.02	56.15	86.26
\$100,000	6.90	8.30	11.00	12.40	13.80	20.60	31.60	59.10	90.80
\$105,000	7.25	8.72	11.55	13.02	14.49	21.63	33.18	62.06	95.34
\$110,000	7.59	9.13	12.10	13.64	15.18	22.66	34.76	65.01	99.88
\$115,000	7.94	9.55	12.65	14.26	15.87	23.69	36.34	67.97	104.42
\$120,000	8.28	9.96	13.20	14.88	16.56	24.72	37.92	70.92	108.96
\$125,000	8.63	10.38	13.75	15.50	17.25	25.75	39.50	73.88	113.50
\$130,000	8.97	10.79	14.30	16.12	17.94	26.78	41.08	76.83	118.04
\$135,000	9.32	11.21	14.85	16.74	18.63	27.81	42.66	79.79	122.58
\$140,000	9.66	11.62	15.40	17.36	19.32	28.84	44.24	82.74	127.12
\$145,000	10.01	12.04	15.95	17.98	20.01	29.87	45.82	85.70	131.66
\$150,000	10.35	12.45	16.50	18.60	20.70	30.90	47.40	88.65	136.20

Group Additional Life Insurance

Spouse Life Monthly Premiums (Continued)

Coverage Amount	Employee's Age as of October 1					
	70-74*	75-79*	80-84*	85-89*	90-94*	95+*
\$5,000	7.24	5.02	3.34	2.23	1.67	1.11
\$10,000	14.49	10.03	6.69	4.46	3.34	2.23
\$15,000	21.73	15.05	10.03	6.69	5.02	3.34
\$20,000	28.98	20.06	13.37	8.92	6.69	4.46
\$25,000	36.22	25.08	16.72	11.15	8.36	5.57
\$30,000	43.47	30.09	20.06	13.37	10.03	6.69
\$35,000	50.71	35.11	23.40	15.60	11.70	7.80
\$40,000	57.95	40.12	26.75	17.83	13.37	8.92
\$45,000	65.20	45.14	30.09	20.06	15.05	10.03
\$50,000	72.44	50.15	33.44	22.29	16.72	11.15
\$55,000	79.69	55.17	36.78	24.52	18.39	12.26
\$60,000	86.93	60.18	40.12	26.75	20.06	13.37
\$65,000	94.18	65.20	43.47	28.98	21.73	14.49
\$70,000	101.42	70.21	46.81	31.21	23.40	15.60
\$75,000	108.66	75.23	50.15	33.44	25.08	16.72
\$80,000	115.91	80.24	53.50	35.66	26.75	17.83
\$85,000	123.15	85.26	56.84	37.89	28.42	18.95
\$90,000	130.40	90.27	60.18	40.12	30.09	20.06
\$95,000	137.64	95.29	63.53	42.35	31.76	21.18
\$100,000	144.89	100.31	66.87	44.58	33.44	22.29
\$105,000	152.13	105.32	70.21	46.81	35.11	23.40
\$110,000	159.37	110.34	73.56	49.04	36.78	24.52
\$115,000	166.62	115.35	76.90	51.27	38.45	25.63
\$120,000	173.86	120.37	80.24	53.50	40.12	26.75
\$125,000	181.11	125.38	83.59	55.73	41.79	27.86
\$130,000	188.35	130.40	86.93	57.95	43.47	28.98
\$135,000	195.59	135.41	90.27	60.18	45.14	30.09
\$140,000	202.84	140.43	93.62	62.41	46.81	31.21
\$145,000	210.08	145.44	96.96	64.64	48.48	32.32
\$150,000	217.33	150.46	100.31	66.87	50.15	33.44

* Coverage amounts for ages 70 and over reduce due to age reduction (see Life Insurance Age Reductions section).

Child Life Monthly Premiums

Coverage Amount	Premium
\$1,000	0.19
\$2,000	0.38
\$3,000	0.57
\$4,000	0.76
\$5,000	0.95
\$6,000	1.13
\$7,000	1.32
\$8,000	1.51
\$9,000	1.70
\$10,000	1.89

Important Details

Here's where you'll find the nitty-gritty details about the plan.

Eligibility Requirements

To be eligible for coverage, you must be:

- An active employee of Community Action Team, Inc. of Columbia County hired on or after July 1, 2010
- Regularly working at least 25 hours per week **OR**;
- An active employee of Community Action Team, Inc. of Columbia County hired prior to July 1, 2010
- Regularly working at least 20 hours per week
- Insured for Basic Life insurance through The Standard to qualify for Additional Life insurance

Temporary and seasonal employees, full-time members of the armed forces, leased employees and independent contractors are not eligible.

If you buy Additional Life insurance for yourself, you may also buy additional coverage for your eligible children and/or spouse. This is called Dependents Life insurance. You can choose to cover your spouse, meaning a person to whom you are legally married, or your domestic partner as recognized by law. Child means your child from live birth through age 20 (through age 24 if a registered student in full-time attendance at an accredited educational institution). Your child cannot be insured by more than one employee. Your spouse or child(ren) must not be full-time member(s) of the armed forces. You cannot be insured as both an individual and a dependent.

Medical Underwriting Approval

Required for:

- Coverage amounts higher than the guarantee issue maximum amount
- All late applications (applying 31 days after becoming eligible)
- Requests for coverage increases
- Reinstatements
- Eligible but not insured under the prior life insurance plan

Visit www.standard.com/mhs to submit a medical history statement online.

Coverage Effective Date

To become insured, you must

- Meet the eligibility requirements listed in the previous sections,
- Serve an eligibility waiting period*,

- Receive medical underwriting approval (if applicable),
- Apply for coverage and agree to pay premium, and
- Be actively at work (able to perform all normal duties of your job) on the day before the insurance is scheduled to be effective.

If you are not actively at work on the day before the scheduled effective date of your insurance, your insurance will not become effective until the day after you complete one full day of active work as an eligible employee. Contact your human resources representative or plan administrator for further information about the applicable coverage effective date for your coverage.

*Defined as first of the month that follows or coincides with 60 consecutive days as a member

Life Insurance Age Reductions

Under this plan, your coverage amount reduces to 65 percent at age 70, to 45 percent at age 75, to 30 percent at age 80, to 20 percent at age 85, to 15 percent at age 90 and to 10 percent at age 95. Your spouse's coverage amount reduces by your age as follows: to 65 percent at age 70, to 45 percent at age 75, to 30 percent at age 80, to 20 percent at age 85, to 15 percent at age 90 and to 10 percent at age 95. If you are age 70 or over, ask your human resources representative or plan administrator for the amount of coverage available.

Waiver of Premium

Your premiums may be waived if you:

- Become totally disabled while insured under this plan,
- Are under age 60, and
- Complete a waiting period of 180 days.

If these conditions are met, your Life insurance coverage may continue without cost until age 65, provided you give us satisfactory proof that you remain totally disabled.

Portability

If your insurance ends because your employment terminates, you may be eligible to buy portable group insurance coverage from The Standard.

Conversion

If your insurance reduces or ends, you may be eligible to convert your existing Life insurance to an individual life insurance policy without submitting proof of good health.

Exclusions

Subject to state variations, you and your dependents are not covered for death resulting from suicide or other intentionally self-inflicted injury, while sane or insane. The amount payable will exclude amounts that have not been continuously in effect for at least two years on the date of death.

When Your Insurance Ends

Your insurance ends automatically when any of the following occur:

- The date the last period ends for which a premium was paid
- The date your employment terminates
- The date you cease to meet the eligibility requirements (insurance may continue for limited periods under certain circumstances)
- The date the group policy, or your employer's coverage under the group policy, terminates
- For each elective insurance coverage, the date that coverage terminates under the group policy

In addition to the above requirements, your Dependents Life coverage ends automatically on the date your dependent ceases to meet the eligibility requirements for a dependent.

For more details on when your insurance ends, contact your human resources representative or plan administrator.

Group Insurance Certificate

If coverage becomes effective and you become insured, you will receive a group insurance certificate containing a detailed description of the insurance coverage, including the definitions, exclusions, limitations, reductions and terminating events. The controlling provisions will be in the group policy. The information present in this summary does not modify the group policy, certificate or the insurance coverage in any way.

GP190-LIFE/S399, GP399-LIFE/TRUST, GP899-LIFE,
GP190-LIFE/A997/S399, GP411-LIFE

SI 12506-D-AL-OR-160493 (6/19)

6065846-369192

Life Services Toolkit

Resources and Tools to Help You and Your Beneficiary
Meet Life's Challenges



Group Life insurance through your employer gives you assurance that your family will receive some financial assistance in the event of a death. But coverage under a group Life policy from Standard Insurance Company (The Standard) does more than help protect your family from financial hardship after a loss. We have partnered with Morneau Shepell to offer a lineup of additional services that can make a difference now and in the future.

Online tools and services can help you create a will, make advance funeral plans and put your finances in order. After a loss, beneficiaries can consult experts by phone or in person, and obtain other helpful information online.

The Life Services Toolkit is automatically available to those insured under a group Life insurance policy from The Standard. Recipients of an Accelerated Benefit can access services for 12 months after the date of payment.

Services to Help You Now

Visit the Life Services Toolkit website at standard.com/mytoolkit (enter username "assurance") for information and tools to help you make important life decisions.



Estate Planning Assistance: Online tools walk you through the steps to prepare a will and create other documents, such as living wills, powers of attorney and health care agent forms.



Financial Planning: Consult online services to help you manage debt, calculate mortgage and loan payments, and take care of other financial matters with confidence.



Health and Wellness: Timely articles about nutrition, stress management and wellness help employees and their families lead healthy lives.



Identity Theft Prevention: Check the website for ways to thwart identity thieves and resolve issues if identity theft occurs.



Funeral Arrangements: Use the website to calculate funeral costs, find funeral-related services and make decisions about funeral arrangements in advance.

If you are a recipient of an Accelerated Benefit¹, you may access the services for beneficiaries outlined on the next page.

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.

¹ An Accelerated Benefit allows a covered individual who becomes terminally ill to receive a portion of the Life insurance proceeds while living, if all other eligibility requirements are met.

Standard Insurance Company
1100 SW Sixth Avenue
Portland, OR 97204

standard.com

Life Services Toolkit
SI 17526 - D (10/17) EE

Services for Your Beneficiary

Life insurance beneficiaries² can access services for 12 months after the date of death. Recipients of an Accelerated Benefit can access services for 12 months after the date of payment.

These supportive services can help your beneficiary cope after a loss:

- **Grief Support:** Clinicians with master's degrees are on call to provide confidential grief sessions by phone or in person. Beneficiaries are eligible for up to six face-to-face sessions and unlimited phone contact.
- **Legal Services:** Beneficiaries can obtain legal assistance from experienced attorneys. They can:
 - Schedule an initial 30-minute office and a telephone consultation with a network attorney. Beneficiaries who wish to retain a participating attorney after the initial consultation receive a 25 percent rate reduction from the attorney's normal hourly or fixed fee rates.
 - Obtain an estate-planning package that consists of a simple will, a living will, a health care agent form and a durable power of attorney.
- **Financial Assistance:** Beneficiaries have unlimited phone access to financial counselors who can help with issues such as budgeting strategies, and credit and debt management, including hour-long sessions on topics requiring more in-depth discussion.
- **Support Services:** During an emotional time, beneficiaries can receive help planning a funeral or memorial service. Work-life advisors can guide them to resources to help manage household repairs and chores; find child care and elder care providers; or organize a move or relocation.
- **Online Resources:** Beneficiaries can easily access additional services and features on the Life Services Toolkit website for beneficiaries, including online resources to calculate funeral costs, find funeral-related services and make decisions about funeral arrangements.

For beneficiary services, visit standard.com/mytoolkit (User name = support) or call the phone assistance line at 800.378.5742.



Beneficiaries can participate in phone consultations or in-person meetings with trained grief counselors.

² The Life Services Toolkit is not available to Life insurance beneficiaries who are minors or to non-individual entities such as trusts, estates or charities.

The Life Services Toolkit is provided through an arrangement with Morneau Shepell and is not affiliated with The Standard. Morneau Shepell is solely responsible for providing and administering the included service. This service is not an insurance product.

Travel Assistance

Explore the World with Confidence

Things can happen on the road. Passports get stolen or lost. Unforeseen events or circumstances derail travel plans. Medical problems surface at the most inconvenient times. Travel Assistance can help you navigate these issues and more at any time of the day or night.

You and your spouse are covered with Travel Assistance¹ — and so are kids through age 25 — with your group insurance from Standard Insurance Company (The Standard).

Security That Travels with You

Travel Assistance is available when you travel more than 100 miles from home or internationally for up to 180 days for business or pleasure. It offers aid before and during your trip, including:



Passport, visa, weather and currency exchange information, health hazards advice and inoculation requirements



Emergency ticket, credit card and passport replacement, funds transfer and missing baggage



Help replacing prescription medication or lost corrective lenses and advancing funds for emergency medical payment



Emergency evacuation to the nearest adequate medical facility and medically necessary repatriation to the employee's home, including repatriation of remains²



Connection to medical care providers, interpreter services, a local attorney, consular office or bail bond services



Return travel companion if travel is disrupted due to emergency transportation services or return dependent children if left unattended due to prolonged hospitalization²



Logistical arrangements for ground transportation, housing and/or evacuation in the event of political unrest and social instability

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.



Contact Travel Assistance

866.455.9188

United States, Canada, Puerto Rico,
U.S. Virgin Islands and Bermuda

+1.240.330.1380

Everywhere else

ops@gga-usa.com

standard.com/travel

¹ Travel Assistance is provided by Generali Global Assistance. Generali Global Assistance (GGA) is the marketing name used by GMMI, Inc. for their services, which is not affiliated with The Standard. Travel Assistance is subject to the terms and conditions, including exclusions and limitations of the Travel Assistance Program Description. GGA is solely responsible for providing and administering the included service. Travel Assistance is not an insurance product. This service is only available while insured under The Standard's group policy.

² Must be arranged by Generali Global Assistance. The Combined Single Limit (CSL) for these services is \$1 million. One service or combination of the services may exceed the CSL. The insured is responsible for payment of any expenses that exceed the CSL.

Travel Assistance is available if you travel more than 100 miles from home or in a foreign country.

Travel Risk Intelligence Portal
standard.com/travel

For first time activation, use the following information:
Group ID: D2STD
Activation Code: 181002

Contact

866.455.9188: United States,
Canada, Puerto Rico, U.S. Virgin
Islands and Bermuda

+1.240.330.1380: Everywhere else
ops@gga-usa.com

In all cases, the medical professionals, medical facilities or legal counsel suggested by Generali Global Assistance (GGA) to provide services to Participants are not employees or agents of The Standard or GGA, and the final decision to utilize any such medical professional, medical facility, or legal counsel is the Participant's choice alone. The Standard and GGA are not responsible and shall not be liable for any wrongful act or omission of any transportation provider, healthcare professional or legal counsel who is not an employee of The Standard or GGA, as applicable. Generali Global Assistance is the marketing name for GMMI, Inc.

Standard Insurance Company
1100 SW Sixth Avenue
Portland, OR 97204

standard.com

SI 14684

Travel Assistance EE

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Returning to Work After a Loss — Call on Us for Help



AD&D Occupational Assistance

At Standard Insurance Company (The Standard), we understand how hard it can be to move forward after a serious loss due to an accident. Recovering physically is the first step. If you need some extra help getting back to work — call on us.

Your group insurance from The Standard includes AD&D Occupational Assistance. You can get personal assistance with challenges you face returning to work with your current employer. If that's not possible, we can help you train for and find a different job.

Just call the number shown here to connect with one of our Workplace PossibilitiesSM consultants. These are the same certified experts we offer to help people get back to work after a short term or long term disability leave. You'll have access to services — covering expenses up to \$10,000 — for two years following your accident.

To connect with a consultant, call our Workplace Possibilities team at 855.977.7764.

How AD&D Occupational Assistance Works



continued on reverse

Standard Insurance Company
1100 SW Sixth Avenue
Portland, OR 97204

www.standard.com

Details and FAQ

We sent this information along with your claim letter to give you more details about AD&D Occupational Assistance. Here are some answers to questions you may have about the types of accidents and losses that are covered, as well as what's included and what's not.

Am I eligible for AD&D Occupational Assistance?

You're eligible for AD&D Occupational Assistance if you are insured under group AD&D insurance from The Standard and had an accident that resulted in any of the losses listed below. Even if your policy doesn't pay a benefit for the loss.

Loss of:

- One or both hands or feet, thumb and index finger of the same hand, sight in one or both eyes, hearing in both ears, speech, or any combination of these losses.
- Paralysis, including: quadriplegia, triplegia, hemiplegia, paraplegia, or uniplegia.

All losses must be caused solely and directly by an accident, independently of all other causes, and occur within 365 days of the accident. Losses must be certified by a physician in the appropriate specialty.

Are there any exclusions?

If your accident was caused by or contributed to by any of the circumstances listed here, you won't be eligible for AD&D Occupational Assistance.

1. War or act of war
2. Self-inflicted injury
3. Committing or attempting to commit assault, felony or actively participating in a riot or violent disorder
4. Voluntary use of poison, chemical compound, alcohol or drug, unless consumed according to the directions of a physician
5. Sickness existing at the time of the accident
6. Heart attack or stroke
7. Medical or surgical treatment for any of the above

What types of services are covered?

AD&D Occupational Assistance may cover up to \$10,000 of approved services to help you return to work, including the cost of the consultant's time, development of a rehabilitation plan, recommended job or skills training and assistance developing reasonable accommodations at your workplace. It may also include all or part of the cost to purchase and install ergonomic or medically-necessary adaptive equipment, as well as follow-up consultations. All expenses must be a result of recommendations made by a Workplace Possibilities Consultant and approved by Standard Insurance Company.

Services must be initiated within two years following the date of your accident.

We appreciate the opportunity to help you with the next step in your work life. If you have questions about this service, please contact your human resources department.



Group Short Term Disability Insurance

Group Short Term Disability insurance from Standard Insurance Company helps provide financial protection for insured members by promising to pay a weekly benefit in the event of a covered disability.

The cost of this insurance is paid by Community Action Team, Inc. of Columbia County.

Eligibility

Definition of a Member

You are a member if you are a regular employee of Community Action Team, Inc. of Columbia County hired on or after July 1, 2010, actively working at least 25 hours per week **OR**; A regular employee of Community Action Team, Inc. of Columbia County hired prior to July 1, 2010, actively working at least 20 hours per week, and a citizen or resident of the United States or Canada. You are not a member if you are a temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.

Eligibility Waiting Period

You are eligible on the first of the month that follows or coincides with 60 consecutive days as a member.

Benefits

Weekly Benefit

60 percent of the first \$1,667 of weekly predisability earnings as of the date of disability, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.)

Maximum Weekly Benefit

\$1,000

Minimum Weekly Benefit

\$15

Benefit Waiting Period

Your weekly benefit becomes payable after you have been continuously disabled for 7 days for disability caused by accidental injury and after 7 days for disability caused by physical disease, pregnancy or mental disorder.

Definition of Disability

For the benefit waiting period and while the Short Term Disability benefits are payable, you are considered disabled if you:

- Are unable – as a result of physical disease, injury, pregnancy or mental disorder – to perform with reasonable continuity the material duties of your own occupation, and
- Suffer a loss of at least 20 percent of your predisability earnings when working in your own occupation

You are not considered disabled merely because your right to perform your own occupation is restricted, including a restriction or loss of license.

You will no longer be considered disabled when your earnings from any occupation meet or exceed 80 percent of your predisability earnings.

Maximum Benefit Period

180 days

Other Features and Services

- Reasonable Accommodation Expense Benefit
- Return to Work Incentive
- Temporary Recovery Provision

This information is only a brief description of the group Short Term Disability insurance policy sponsored by Community Action Team, Inc. of Columbia County. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, reduction in benefits, exclusions and when The Standard and Community Action Team, Inc. of Columbia County may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for those who become insured according to its terms. For more complete details of coverage, contact your human resources representative.

SI 13275-D-OR-160493 (6/19)

6065846-369200



Group Long Term Disability Insurance

Group Long Term Disability insurance from Standard Insurance Company helps provide financial protection for insured members by promising to pay a monthly benefit in the event of a covered disability.

The cost of this insurance is paid by Community Action Team, Inc. of Columbia County.

Eligibility

Definition of a Member

You are a member if you are a regular employee of Community Action Team, Inc. of Columbia County hired on or after July 1, 2010, actively working at least 25 hours per week **OR**; A regular employee of Community Action Team, Inc. of Columbia County hired prior to July 1, 2010 and a citizen or resident of the United States or Canada. You are not a member if you are a temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.

Eligibility Waiting Period

You are eligible on the first of the month that follows or coincides with 60 consecutive days as a member.

Benefits

Monthly Benefit

50 percent of the first \$10,000 of monthly predisability earnings, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.)

Maximum Monthly Benefit

\$5,000

Minimum Monthly Benefit

\$100

Benefit Waiting Period

180 days

Definition of Disability

For the benefit waiting period and the first 24 months that Long Term Disability benefits are payable, you will be considered disabled if, as a result of physical disease, injury, pregnancy or mental disorder:

- You are unable to perform with reasonable continuity the material duties of your own occupation, and
- You suffer a loss of at least 20 percent of your predisability earnings when working in your own occupation.

You are not considered disabled merely because your right to perform your own occupation is restricted, including a restriction or loss of license.

After the own occupation period of disability, you will be considered disabled if, as a result of a physical disease, injury, pregnancy or mental disorder, you are unable to perform with reasonable continuity the material duties of any occupation.

Maximum Benefit Period

If you become disabled before age 62, Long Term Disability benefits may continue during disability until age 65 or to the Social Security Normal Retirement Age (SSNRA) or 3 years 6 months, whichever is longest. If you become disabled at age 62 or older, the benefit duration is determined by the age when disability begins:

Age	Maximum Benefit Period
62	To SSNRA, or 3 years 6 months, whichever is longer
63	To SSNRA, or 3 years, whichever is longer
64	To SSNRA, or 2 years 6 months, whichever is longer
65	2 years
66	1 year 9 months
67	1 year 6 months
68	1 year 3 months
69+	1 year

Other Features and Services

- 24 hour coverage, including coverage for work-related disabilities
- Employee Assistance Program
- Health Advocacy Services
- Reasonable Accommodation Expense Benefit
- Rehabilitation Incentive Benefit
- Rehabilitation Plan Provision
- Return to Work Incentive
- Survivors Benefit
- Temporary Recovery Provision
- Waiver of Premium while Long Term Disability benefits are payable

This information is only a brief description of the group Long Term Disability insurance policy sponsored by Community Action Team, Inc. of Columbia County. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, reduction in benefits, exclusions and when The Standard and Community Action Team, Inc. of Columbia County may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for those who become insured according to its terms. For more complete details of coverage, contact your human resources representative.

A Helping Hand When You Need It

Rely on the support, guidance and resources of your Employee Assistance Program.











There are times in life when you might need a little help coping or figuring out what to do. Take advantage of the Employee Assistance Program¹ (EAP) which includes WorkLife Services and is available to you and your family in connection with your group insurance from Standard Insurance Company (The Standard). It's confidential — information will be released only with your permission or as required by law.

With EAP, assistance is immediate, personal and available when you need it.

Connection to Resources, Support and Guidance

You, your dependents (including children to age 26)² and all household members can contact master's-degreed clinicians 24/7 by phone, online, live chat, email and text. There's even a mobile EAP app. Receive referrals to support groups, a network counselor, community resources or your health plan. If necessary, you'll be connected to emergency services.

Your program includes up to three face-to-face assessment and counseling sessions per issue. EAP services can help with:

-  Depression, grief, loss and emotional well-being
-  Family, marital and other relationship issues
-  Life improvement and goal-setting
-  Addictions such as alcohol and drug abuse
-  Stress or anxiety with work or family
-  Financial and legal concerns
-  Identity theft and fraud resolution
-  Online will preparation

WorkLife Services

WorkLife Services are included with the Employee Assistance Program. Get help with referrals for important needs like education, adoption, travel, daily living and care for your pet, child or elderly loved one.

Online Resources

Visit workhealthlife.com/Standard3 to explore a wealth of information online, including videos, guides, articles, webinars, resources, self-assessments and calculators.

Contact EAP

888.293.6948

TDD: 800.327.1833

24 hours a day, seven days a week

workhealthlife.com/Standard3

NOTE: It's a violation of your company's contract to share this information with individuals who are not eligible for this service.

¹ The EAP service is provided through an arrangement with Morneau Shepell, which is not affiliated with The Standard. Morneau Shepell is solely responsible for providing and administering the included service. EAP is not an insurance product and is provided to groups of 10–2,499 lives. This service is only available while insured under The Standard's group policy.

² Individual EAP counseling sessions are available to eligible participants 16 years and older; family sessions are available for eligible members 12 years and older, and their parent or guardian. Children under the age of 12 will not receive individual counseling sessions.

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.

Standard Insurance Company
1100 SW Sixth Avenue
Portland, OR 97204

standard.com

Employee Assistance Program-3
SI 17201-D (7/17) EE

Health Advocacy Select

Help Is Only a Phone Call Away



When you're sick or injured, your main focus should be on your health – not untangling medical bills, scheduling appointments and coordinating your care with specialists and other providers.

Fortunately, you don't have to take on the healthcare system by yourself. Offered with your group Short Term Disability insurance coverage from Standard Insurance Company (The Standard), you can access a Personal Health Advocate through Health Advocacy Select to navigate the complexities of the healthcare system on your behalf.

An Expert by Your Side

At no additional cost, you can contact Health Advocate™¹ and be assigned a Personal Health Advocate who will remain on your case until it's fully resolved. From start to finish, you'll work with one person – sparing you the headache of explaining your concerns to someone who might be unfamiliar with your situation.

Typically a registered nurse, your Personal Health Advocate can assist you in quickly and efficiently working through healthcare management issues, helping you:

- **Understand** and take maximum advantage of your medical benefits.
- **Make sense** of your diagnosis and research treatment options.
- **Find and schedule appointments** with the right doctors and specialists, particularly for complex medical conditions where a second opinion is appropriate.
- **Locate** specialists for high-risk pregnancies and find pediatricians.
- **Manage your out-of-pocket expenses** by finding alternative services and cost information.
- **Locate** necessary post pregnancy support in the event of a difficult delivery or when complications arise.
- **Resolve** medical claims and billing issues.
- **Find resources** for services that may not be covered through your employer's health benefits program.

All cases are managed in compliance with state and federal privacy laws. Your personal medical information is kept strictly confidential.

**Personal Health
Advocates are available
Monday – Friday,
8 a.m. – 12 a.m.
(midnight), Eastern time at
844.450.5543.**

¹ Health Advocacy services are provided through an arrangement with Health Advocate, a leading health advocacy and assistance company. Health Advocate is not affiliated with The Standard or any insurance or third-party provider, and does not replace health insurance coverage, provide medical care or recommend treatment.

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Standard Insurance Company
1100 SW Sixth Avenue
Portland, OR 97204

standard.com

Health Advocacy Select
SI 18390-D (6/17) EE

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Enrollment and Change**To Be Completed By Human Resources (if applicable)**

Group Number 160493	Division	Billing Category	Date of Employment
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To Be Completed By Applicant

- ☐ Apply for Coverage ☐ Name Change Former Name _____
- ☐ Add Dependent ☐ Delete Dependent Date of Add/Delete _____
- ☐ Beneficiary Change **Complete Beneficiary Section**

Your Full Name	Social Security Number	Birth Date	
Address	City	State	ZIP
Phone Number	Job Title/Occupation	<input type="checkbox"/> Male <input type="checkbox"/> Female	
Employer Name Community Action Team, Inc. of Columbia County	Hours Worked Per Week		
Earnings \$ _____ Per: <input type="checkbox"/> Hour <input type="checkbox"/> Week <input type="checkbox"/> Month <input type="checkbox"/> Year			
Spouse Full Name		Birth Date	

Coverage

Check with your Human Resources Department about coverage options, minimum and maximums available to you and, if applicable, Evidence Of Insurability requirements.

Life Insurance

- ☒ Basic Life with AD&D (Employer Paid)
- ☐ Additional Life (Employee Paid) requested amount \$ _____

Dependents Life Insurance

- ☒ Spouse Life / Child(ren) Life (Employer Paid)

Additional Dependents Life Insurance

- ☐ Spouse Life (Employee Paid) requested amount \$ _____
- ☐ Child(ren) Life (Employee Paid) requested amount \$ _____

Short Term Disability Insurance

- ☒ Short Term Disability (Employer Paid)

Long Term Disability Insurance

- ☒ Long Term Disability (Employer Paid)

Your Full Name

Beneficiary <i>This designation applies to your Life and Accidental Death and Dismemberment Insurance and Voluntary Accidental Death and Dismemberment Insurance, if any, available through your Employer. This designation also will apply to your Supplemental Life and Accident Insurance, if any, available through your Employer, unless replaced by a separate and later designation. Designations are not valid unless signed, dated, and delivered in accordance with the terms of the Group Policy during your lifetime.</i>						
Primary — Full Name	Address	DOB	Phone No.	SSN if known	Relationship	% of Benefit*
Contingent — Full Name	Address	DOB	Phone No.	SSN if known	Relationship	% of Benefit*
*Total must equal 100%						

Signature I wish to make the choices indicated on this form. If electing coverage, I authorize deductions from my wages to cover my contribution, if required, toward the cost of insurance. I understand that my deduction amount will change if my coverage or costs change.	
Signature of Applicant (Member/Employee)	Date

Beneficiary Information <ul style="list-style-type: none"> Your designation revokes all prior designations. Benefits are only payable to a contingent Beneficiary if you are not survived by one or more primary Beneficiary(ies). If you name two or more Beneficiaries in a class: <ol style="list-style-type: none"> Two or more surviving Beneficiaries will share equally, unless you provide for unequal shares. If you provide for unequal shares in a class, and two or more Beneficiaries in that class survive, we will pay each surviving Beneficiary his or her designated share. Unless you provide otherwise, we will then pay the share(s) otherwise due to any deceased Beneficiary(ies) to the surviving Beneficiaries pro rata based on the relationship that the designated percentage or fractional share of each surviving Beneficiary bears to the total shares of all surviving Beneficiaries. If only one Beneficiary in a class survives, we will pay the total death benefits to that Beneficiary. If a minor (a person not of legal age), or your estate, is the Beneficiary, it may be necessary to have a guardian or a legal representative appointed by the court before any death benefit can be paid. If the Beneficiary is a trust or trustee, the written trust must be identified in the Beneficiary designation. For example, "Dorothy Q. Smith, Trustee under the trust agreement dated _____." A power of attorney must grant specific authority, by the terms of the document or applicable law, to make or change a Beneficiary designation. If you have questions, consult your legal advisor. Dependents Insurance, if any, is payable to you, if living, or as provided under your Employer's coverage under the Group Policy.



About Standard Insurance Company

For more than 100 years, we have been dedicated to our core purpose: to help people achieve financial well-being and peace of mind. Headquartered in Portland, Oregon, The Standard is a nationally recognized provider of group employee benefits. To learn more about products from The Standard, visit us at **www.standard.com**.

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.

Standard Insurance Company
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Enrollment Booklet
SI 16891-D-OR-160493 (6/19)
6065846-369172

