

Critical Illness Insurance*

Protection When You Need It



AUBURN UNIVERSITY

Human Resources

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.

Critical Illness coverage from Standard Insurance Company can help protect your finances and your peace of mind.



Here's how Critical Illness insurance works:

<p>1 You receive a diagnosis</p>	<p>2 Simply file a claim</p>	<p>3 Focus on your well-being</p>
<p>Your health insurance covers many of your treatment costs, but you still have a lot of expenses that your finances aren't ready for.</p>	<p>The Standard helps protect your finances by paying benefits directly to you. You get to decide how to spend that money.</p>	<p>With Critical Illness coverage, you get to focus on yourself and not your finances.</p>

Key benefits:

- **Lump-sum payments** that you decide how to spend
- **Covers 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.

Here's what it covers:

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	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%

Health Maintenance Screening Benefit

This pays a \$100 benefit once per insured calendar year when you have one of the 22 covered health screening tests. These include testing for lipid panel, mammography or colonoscopy.

[Available Screenings](#)

Reoccurrence Benefit

Subsequent diagnosis for the same critical illness is 100% payable if you have been continuously covered during a three-month treatment-free period.

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

* Critical Illness insurance is called Specified Disease insurance in Vermont.

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.

Group Critical Illness Insurance underwritten by Standard Insurance Company is provided under policy form numbers: GP0614-CI, GP0614-CI FLORIDA, GP0614-CI FLL, GP0614-CI MO, GP0614-CI PA, GP0614-CI AA, and GP0614-CI 1122.

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of 1100 SW Sixth Avenue, Portland, Oregon in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.