

# Bankers Benefits Plan Selection Guide

Brought to you by California Bankers Association Group Insurance Plan

Group Life, Accidental Death and Dismemberment,  
Long Term Disability, Short Term Disability, Dental and Vision Insurance





## Dear California Banker,

The California Bankers Association (CBA) is pleased to partner with Standard Insurance Company to provide you with the following insurance coverage options for your employees:

- Basic Life Insurance
- Accidental Death & Dismemberment (AD&D) Insurance
- Additional Life Insurance
- Long Term Disability Insurance
- Short Term Disability Insurance
- Dental Insurance
- Vision Insurance

Most of these insurance coverage options allow your employees to protect their income now and in the future from an unexpected event. Disability insurance replaces a portion of an employee's income if they become disabled and unable to work, and life insurance will help cover the employee's family's financial responsibilities when they are no longer living. Dental and vision plans are also available to round out your employee benefit package. This plan selection guide outlines each benefit providing you with the information you need in order to select the appropriate coverage for your employees.

After a careful due diligence process, Banker Benefits selected The Standard, a nationally recognized provider of group disability, Life, Vision and Dental, and individual disability insurance. Founded in Portland, Oregon more than 100 years ago, the company provides insurance to more than 28,500 groups covering approximately 7.6 million employees nationwide. Their dedication to strive to do what's right for both their policyholders and employees, has resulted in a national reputation for quality products, superior service and industry expertise.

We look forward to an opportunity to put this partnership to work for you. If you have any questions regarding the material contained in the guide, please call the Bankers Benefits office at 916.441.7377 between 8:00 a.m. and 5:00 p.m. Pacific Time.

Sincerely,  
CBA/Banker Benefits

## Basic Life, Accidental Death and Dismemberment (AD&D), Additional Life and Additional AD&D Insurance and Dependents Life from The Standard

### Counting on The Standard

The Standard provides Basic Life, Accidental Death and Dismemberment (AD&D) and Additional Life insurance coverage for eligible members. Since 1906, The Standard has built a reputation for quality insurance products and superior customer service. As a national leader in the employee benefits industry, we offer cost-effective plan designs, progressive policy provisions, and a highly knowledgeable and supportive team of employee benefits professionals.

### Protecting What Is Priceless

Basic Life, AD&D and Additional Life insurance from The Standard can be a simple, easy way to help members financially protect their loved ones. It offers them the opportunity to apply for the amount of insurance coverage that meets their specific needs and the convenience of insurance premiums deducted directly from their paycheck. With insurance from The Standard, you can help members protect what is priceless with coverage that offers peace of mind.

### Basic Life Insurance – Help Protect Employees’ Families

Basic Life insurance with The Standard provides you with a wide range of options for your employees. Through the program, you can select one of eight plans to meet your needs.

### Additional Plan Features

**Waiver of Premium:** Basic Life insurance may be continued without payment of premiums until age 65, following a six-month waiting period, if the insured employee provides satisfactory proof of becoming totally disabled prior to age 60. (Not available to retirees.)

**FrontierMEDEX:** A comprehensive program of information, referral, assistance, transportation and evacuation services to help covered employees and their immediate family in case of emergencies during travel. FrontierMEDEX travel assistance also offers pre-travel assistance with access to information on passport and visa requirements, foreign currency, worldwide weather and more.

**Accelerated Benefit:** Pays up to 75 percent of the insured employee’s basic life amount if the employee provides satisfactory proof of becoming terminally ill with less than 12 months to live and is eligible for Waiver of Premium. Accelerated Benefit is available on coverage of \$10,000 or greater.



Group Life, Accidental Death and Dismemberment, Long Term Disability, Short Term Disability, Dental and Vision Insurance



## Portability and Conversion

**Portability:** If employment terminates, employees may be eligible to port in force coverage amounts up to \$300,000 (when combined with Additional Life).

**Conversion:** If Life coverage ends or is reduced (for reasons other than payment of an Accelerated Benefit or non-payment of premiums), the amount which ended can be converted to an individual Life insurance policy.

## Guarantee Issue Amounts

All Basic Life plan design options are guarantee issue (GI) (amount available without providing evidence of insurability).

## Retiree Coverage

You may choose to offer Basic Life insurance to retirees who retire at 55 years of age or older. This coverage allows retirees to continue the amount of Basic Life insurance that was in force at the time of retirement.

## Accidental Death and Dismemberment (AD&D) – Prepare Your Employees for the Unexpected

It's simple. Accidents happen and sometimes they can have devastating effects. The Standard is glad to give you options to be there for your employees through your association. Basic AD&D coverage is provided at coverage amounts matching the Basic Life plan coverage amounts for active employees only.

## Additional Accidental Death and Dismemberment

If you purchase Additional Life Insurance, Additional Employee AD&D will be provided at coverage amounts matching the Additional Life plan coverage amounts for active employees only. All amounts are guarantee issue.

## BASIC LIFE PLAN DESIGN

Plan Design	Benefit Level
Option 1	\$10,000
Option 2	\$25,000
Option 3	\$50,000
Option 4	1 times annual earnings: <b>Maximum \$500,000</b>
Option 5	1.5 times annual earnings: <b>Maximum \$500,000</b>
Option 6	2 times annual earnings: <b>Maximum \$500,000</b>
Option 7	3 times annual earnings: <b>Maximum \$500,000</b>
Option 8	4 times annual earnings: <b>Maximum \$500,000</b>

## AD&D Benefits

In addition to AD&D amounts payable for covered losses, the following enhanced benefits are also included with Basic and Additional AD&D plans:

**Seat Belt Benefit:** Pays the lesser of \$10,000 or AD&D amount if covered employee dies in a covered accident while wearing a seat belt.

**Air Bag Benefit:** Pays the lesser of \$5,000 or AD&D amount if covered employee dies in a covered accident while wearing a seat belt and an air bag is deployed.

**Child Care Benefit:** Reimburses spouse/partner for qualifying child care expenses incurred within 36 months following covered employee's covered accidental death, up to \$5,000 per year or a cumulative total of \$10,000 or 25 percent of the AD&D insurance amount, whichever is less.

**Occupational Assault Benefit:** Pays up to the lesser of \$25,000 or 50 percent of the AD&D amount if the employee suffers a covered loss due to an assault while at work, evidenced by a police report and punishable by law.

**Public Transportation Benefit:** Pays the lesser of \$200,000 or 100 percent of the AD&D benefit.

**Career Adjustment Benefit for Spouse/Partner:** If the employee suffers a covered loss in a covered accident, the spouse/partner will be reimbursed for qualified tuition expenses incurred within the following 36 months, up to \$5,000 per year or a cumulative total of \$10,000 or 25 percent of the AD&D insurance amount, whichever is less.

**Higher Education Benefit:** Reimburses children for qualifying tuition expenses within 48 months following employee's covered accidental death, up to \$5,000 per year or a cumulative total of \$20,000 or 25 percent of the AD&D insurance amount, whichever is less.

**Expanded AD&D Coverage:** This package of benefits provides the employee with additional payable AD&D benefits for a covered loss. It includes loss of thumb and index finger, loss of life due to disappearance or exposure, loss of speech or hearing in both ears, provides a benefit due to loss of hand or foot (even with reattachment), and covers paralysis (quadriplegia, hemiplegia, and paraplegia).

## Additional Life Insurance – Offer Your Employees More Choices

Every employee has different protection needs. With Additional Life insurance coverage from The Standard, you can offer them more ways to feel secure should the unexpected occur. For more protection, through the association, The Standard offers Additional Life coverage for the employee, their spouse/partner and their children.

## Employee Open Enrollment Opportunities

Employees have the opportunity during the open enrollment period to apply for coverage or increase their coverage by one increment without submitting evidence of insurability (not to exceed the guarantee issue amount).

## Family Status Change

Employees may increase Additional Life and Dependents Life coverage one increment during a qualifying family status change as defined under the employer's IRC Section 125 Cafeteria Plan (not to exceed the guarantee issue).

## Additional Employee Life Insurance

Employees can choose additional coverage with benefit values ranging from \$10,000 to \$500,000, in increments of \$10,000. The guarantee issue amount for Additional Life insurance is \$250,000. Rates are age-graded based on the employee's age as of January 1.

## Additional Spouse/Partner and/or Child(ren) Life Insurance

Employees who enroll in Additional Employee Life insurance with The Standard can also choose three options of coverage for their eligible dependents. Additional Spouse Life has a guarantee issue of \$20,000. All amounts of Child Dependents Life coverage are guarantee issue.

Additional Life coverage for your dependents, spouse/partner or child(ren) may not exceed 100 percent of the Additional Life insurance on the employee.

## DEPENDENTS LIFE INSURANCE BENEFIT AMOUNTS

Plan Design	Benefit Level
Option 1	Spouse: Multiples of \$10,000, to a maximum of \$250,000 Child: Multiples of \$5,000 to a maximum of \$25,000
Option 2	Spouse: \$5,000 Child: \$5,000
Option 3	Spouse: \$10,000 Child: \$5,000

### Additional Plan Features

**Accelerated Benefit for the Employee:** Pays up to 75 percent of insured employee's Additional Life amount if the employee provides satisfactory proof of becoming terminally ill with less than 12 months to live and is eligible for Waiver of Premium. Accelerated Benefit is available on coverage \$10,000 or greater.

**Waiver of Premium:** Additional Employee Life and Dependents coverage may be continued without payment of premiums until age 65, following a 180-day waiting period, if the insured employee provides satisfactory proof of becoming totally disabled prior to age 60. (Not available to retirees.)

**Portability:** If employment terminates, employees may be eligible to port in force coverage amounts up to \$300,000 (when combined with Basic Life). They may also port Spouse/Partner Life and Child Life up to \$100,000 and \$5,000, respectively.

**Conversion:** If Life coverage ends or is reduced (for reasons other than Accelerated Benefit or the employee's failure to make a required premium contribution), the amount which ended can be converted to an individual Life insurance policy.

**Continuity of Coverage:** Continuity of coverage protects insured employees against a loss of coverage solely due to a change in carriers.

**FrontierMEDEX®:** A comprehensive program of information, referral, assistance, transportation and evacuation services to help covered employees and their immediate family in case of emergencies during travel. FrontierMEDEX travel assistance also offers pre-travel assistance with access to information on passport and visa requirements, foreign currency, worldwide weather and more.

## Group Long Term Disability and Short Term Disability Insurance Coverage

### Counting on The Standard

The Standard provides Long Term Disability (LTD) and Short Term Disability (STD) insurance coverage for eligible members of the California Bankers Association (CBA). Act now to help protect your CBA members income from the potentially worrisome effects of a serious illness or injury. As a national leader in the employee benefits industry, The Standard offers quality products and superior customer service to provide employee benefits solutions to our customers.

Chances are members already purchase home, auto and life insurance to protect themselves and their family against the threat of loss. And they probably have health insurance to guard against costly medical bills.

So what steps have you taken to help shield members from an unexpected loss of income? Would they be able to meet their financial obligations if they became disabled and unable to work?

Group LTD and STD insurance from The Standard is designed to pay a benefit in the event an eligible member cannot work because of a covered illness or injury. This benefit replaces a portion of their income, thus helping them meet their financial commitments in a time of need.

### The Risk of Disability

The risk of disability may be greater than you think. Recent statistics have shown:

- Almost three in 10 of today's 20-year-olds will become disabled before reaching age 67. *Social Security Administration, Fact Sheet, 2009*
- More than 51 million Americans – 18 percent of the population – are classified as disabled. *U.S. Census Bureau, November 2008*

### Short Term Disability Help When it's Needed

You can be there for your employees, even when they are unable to work. Short Term Disability insurance coverage from The Standard can help protect employees' income if they are unable to work after the exhaustion of any paid sick leave or other salary continuation. It also includes features that can assist and encourage them to return to work.

## Benefits

**Maximum Benefit Amount:** \$2,423 per week before reduction by deductible income.

**Benefit Percentage:** 70 percent of the first \$3,461 of the employee's weekly predisability earnings, reduced by deductible income.

**Benefit Waiting Period:** None for a disability caused by accidental injury. The benefit waiting period is seven days for a disability caused by physical disease, pregnancy or mental disorder.

**Two Options for Maximum Benefit Period:** 90 or 180 days, as elected by employer.

## Additional Features

**Return to Work Incentive:** Rewards employees who return to work on a part-time basis by coordinating disability benefit payments with work earnings to provide up to 100 percent of predisability earnings.

**Reasonable Accommodation Benefit:** Subject to The Standard's prior approval. Reimburses qualified employer for reasonable accommodations which allow a disabled employee to return to work.

**Rehabilitation Plan Benefit:** Subject to The Standard's prior approval. Reimburses qualified employee for expenses incurred in an attempt to return to work (training/education, family care, job related, job search).

## Long Term Disability – The Security Your Employees Deserve

With Long Term Disability insurance from The Standard, you help protect employees' income in case of major injury or illness that keeps them from working for a period longer than Short Term Disability plans cover. Through the association's program, you may select from four Long Term Disability plans. Employer paid plans require 100 percent participation. Gross up options are available for employers who would like to offer their employees the option of a less taxable LTD benefit. All of these plans include features that can help your employees return to work and protect their income when they are unable to do so.



## Employer Plan Options and Benefits

**Maximum Benefit Amount:** \$15,000 per month before reduction by deductible income.

### Your choice of one of the following:

**Option 1:** 60 percent of the first \$25,000 of the employee's monthly predisability earnings, reduced by deductible income. The benefit waiting period is 90 days.

**Option 2:** 60 percent of the first \$25,000 of the employee's monthly predisability earnings, reduced by deductible income. The benefit waiting period is 180 days.

**Option 3:** 66⅔ percent of the first \$22,500 of the employee's monthly predisability earnings, reduced by deductible income. The benefit waiting period is 90 days.

**Option 4:** 66⅔ percent of the first \$22,500 of the employee's monthly predisability earnings, reduced by deductible income. The benefit waiting period is 180 days.

**Maximum Benefit Period:** All plans have a maximum benefit period to age 65.

## LTD Premium Contribution Options

Each employer selects the premium contribution levels of their LTD coverage. The contribution level determines the taxability of the benefit, the minimum participation level and the premium rates.

### Your choice of one of the following:

**Option 1:** Noncontributory. The employer pays the cost of the insurance.

**Option 2:** Contributory. The employee pays the cost of the insurance or the employer and employee share the cost of the insurance.

**Option 3:** Noncontributory (premium included). The cost of the insurance is included in the member's gross earnings and the employee pays the cost of the insurance.

## Additional Plan Features

**Return to Work Incentive:** Rewards employees who return to work on a part-time basis by coordinating disability benefit payments with work earnings to provide up to 100 percent of predisability earnings for the first 12 months of work. After that, 50 percent of work earnings will be used to reduce the amount of the Long Term Disability benefit.

**Reasonable Accommodation Benefit:** Subject to The Standard's prior approval. Reimburses qualified employer up to \$25,000 for reasonable accommodations which allow a disabled employee to return to work.

**Rehabilitation Plan:** Subject to The Standard's prior approval. Reimburses qualified employee for expenses incurred in an attempt to return to work (training/ education, family care, job related, job search).

**Survivors Benefit:** Pays spouse/partner or unmarried children under 25 years old a lump sum equal to three times the unreduced Long Term Disability benefit if the insured employee dies while Long Term Disability benefits are payable.

**Continuity of Coverage:** Continuity of coverage protects insured employees against a loss of coverage solely due to a change in carriers.

**Employee Assistance Program (EAP):** The Standard provides the HorizonCare EAP and WorkLife services, as a benefit to group Long Term Disability. With EAP, your employees and their family members can receive confidential help and guidance on a wide range of issues. The Horizon clinical professionals are ready to answer calls and make referrals in response to marital or family difficulties, emotional strain, depression, anxiety, substance abuse, job-related problems, dependent care needs, legal or financial troubles and other conflicts confronting your employees.



## Group Dental Insurance

### A vital piece of your employee benefits package

The Standard offers a selection of flexible dental plans, each with the high level of customer service expected from a leading dental carrier. Our dental products provide a choice of plan designs and provisions that help employers find the right coverage for their employees. Please review the two plan options, to determine the best one for your employees.

## Group Dental Insurance Plan Design Summary

### Premium Plan

	In Network	Out-Of-Network
<b>Coinsurance (Plan Pays)</b> Type 1 Type 2 Type 3	100 percent covered 90 percent covered 60 percent covered	100 percent covered 80 percent covered 50 percent covered
<b>Deductible</b>	\$50/Calendar Year Waived Type 1 no family max	\$50/Calendar Year Waived Type 1 no family max
<b>Maximum (per person)</b>	\$2,000/Calendar Year	\$2,000/Calendar Year
<b>Max Builder</b>	Included	Included
<b>PPO</b>	PPO Plus	PPO Plus
<b>Allowance</b> Type 1 Type 2 Type 3	PPO Max PPO Max PPO Max	90th U&C 90th U&C 90th U&C
<b>Waiting Period</b>	None	None

### Orthodontia Summary – Orthodontia can be added to the Premium Plan for an additional cost.

<i>Allowance All Plan Designs: In Network, discounted fee. Out of Network, U&amp;C.</i>	
<b>Coinsurance</b>	50 percent
<b>Lifetime Maximum</b> (per person)	\$1,500
<b>Waiting Period</b>	None
<b>Coverage for Adults</b>	Yes

### Employee Participation Requirements

Voluntary – The greater of 40 percent or 10 lives  
 Contributory – The greater of 60 percent or 10 lives  
 Non Contributory – The greater of 100 percent or 10 lives



### Cost Containment Features

The Standard delivers reduced costs for employers by using:

- Dental consultants, familiar with dental specialties, who evaluate the need for dental procedures and appropriate costs
- A claims system that automatically verifies employee and dependent eligibility, claims duplication, plan coverage or lifetime maximums and whether fees are within the range of usual, customary and reasonable (UCR) charges; calculates coordination of benefits (COB); and generates explanations of benefits (EOB)
- UCR charges that are updated based on industry standards



## Group Dental Insurance Plan Design Summary

### Basic Plan

<b>Coinsurance (Plan Pays)</b> Type 1 Type 2 Type 3	100 percent covered 80 percent covered 50 percent covered
<b>Deductible</b>	\$25/visit
<b>Maximum (per person)</b>	\$1,500/Calendar Year
<b>Max Builder</b>	Included
<b>PPO</b>	Passive PPO
<b>Allowance</b> Type 1 Type 2 Type 3	90 U&C 90 U&C 90 U&C
<b>Waiting Period</b>	None

### Orthodontia Summary – Orthodontia can be added to the Basic Plan for an additional cost.

<i>Allowance All Plan Designs: In Network, discounted fee. Out of Network, U&amp;C.</i>	
<b>Coinsurance</b>	50 percent
<b>Lifetime Maximum (per person)</b>	\$1,500
<b>Waiting Period</b>	None
<b>Coverage for Adults</b>	Yes

### Employee Participation Requirements

Voluntary – The greater of 40 percent or 10 lives
Contributory – The greater of 60 percent or 10 lives
Non Contributory – The greater of 100 percent or 10 lives

### A Choice of Dentists

Employees may select the dentist of their choice. In many cases, employees can reduce their out-of-pocket expenses when they choose a PPO member dentist. Employees in most states have access to a nationwide network of member dentists. The cost-saving benefits of visiting a PPO member dentist are automatically available to all employees who are covered by any of The Standard’s dental plans and who live in select areas where the nationwide PPO is available.

### Discounts on Non-covered Procedures

For persons covered under plans with access to our PPO nationwide network of member dentists, many of the PPO dentists provide discounts on dental procedures even if they are not covered expenses under the policy. Examples include cosmetic procedures and orthodontia procedures.

### Toll-free Customer Service Numbers

The Standard makes it easy for covered employees and dentists to contact us to confirm eligibility or request information on claims. Our customer service representatives are available Monday through Friday from 6:00 a.m. until 5:00 p.m. Pacific Time. An interactive voice response system for eligibility and claim information is accessible from 5:00 a.m. to midnight Pacific Time Monday through Thursday and from 5:00 a.m. to 5:30 p.m. on Friday.

## Group Vision Insurance

### Quality Vision Coverage

With the workforce aging and computer use growing, Vision insurance is a key component of a robust benefits package. Employees stay healthier because they are more likely to seek out preventive care. Employers look better to potential hires because they can offer more comprehensive benefits. Vision insurance represents a relatively small cost, yet it provides a valuable benefit that many employees can use.

The Standard offers three Vision plans to help employers balance features and cost and meet the diverse needs of their employees. All three plans provide benefits for groups as small as 10 employees. As always, all three plans are backed by our commitment to excellent customer service.

### Balanced Care Vision<sup>SM</sup> Plan I

The VSP<sup>®</sup> Vision Care Choice nationwide network of doctors is the basis for this plan.\* It provides employees with network discounts and a large doctor directory.

### Balanced Care Vision<sup>SM</sup> Plan II

With this plan, employees are offered the convenience of the EyeMed Vision Care Access nationwide network, which includes some of the largest optical retailers in the U.S., including LensCrafters<sup>®</sup>, Sears Optical<sup>®</sup>, Target Optical<sup>®</sup>, JCPenney Optical and most Pearle Vision<sup>SM</sup> locations.

### Balanced Care Vision<sup>SM</sup> Plan III

Our most flexible plan offers a simple schedule of benefits, allowing employees to choose any vision-care provider and still know what is covered.

### Details For All Vision Plans

- Not all plans are available in all states. Please contact your local Employee Benefits Sales and Service Office for information on plan availability in your state.
- Employer funding is not required. If no employer money is involved, it is assumed the eyecare plan will be sold in conjunction with a bona fide cafeteria plan regulated by Section 125 of the Internal Revenue Code, and it must meet all Section 125 requirements.



- The rates and benefits quoted are based on a minimum of 10 enrolled employees. All rates and benefits quoted are not valid if the final enrollment is below the minimum threshold.
- No benefits are payable for a service that is not listed under the list of eyecare services found in the certificate.
- Benefits are available for all full-time, active employees working at least 30 hours per week who have completed the designated eligibility waiting period.
- This form highlights the Vision coverage available from The Standard. Please refer to the Certificate of Insurance for a complete list of covered procedures.

\* VSP is a registered trademark of Vision Service Plan.



## Balanced Care Vision<sup>SM</sup> Plan I

### Benefits

	VSP Choice Doctor	Out-Of-Network
Annual Eye Exam	100 percent covered	Covers up to \$45
Single Vision Lenses	100 percent covered	Covers up to \$30
Bifocal Lenses	100 percent covered	Covers up to \$50
Trifocal Lenses	100 percent covered	Covers up to \$65
Lenticular Lenses	100 percent covered	Covers up to \$100
Frame	Covers up to \$130	Covers up to \$70
Elective Contact Lenses	Covers up to \$130	Covers up to \$105
Medically Necessary Contact Lenses	100 percent covered	Covers up to \$210

### Plan Specifics

- VSP provides up to \$130 toward a new frame. Members receive a 20 percent discount off the excess amount for any frame that exceeds the allowance.
- Members pay a \$10 annual deductible on exams and \$25 annual deductible on materials
- Frequency for Exam/Lenses/Frame is 12/12/24 months
- With the 12/12/24 frequency: Contacts are in lieu of eyeglasses; normal frequency rules apply (selecting contacts does not reset the frame frequency, as contacts and frame frequencies work independently)

### Other Benefits With A VSP Doctor

- Enjoy 20 percent off additional non-covered complete pairs of prescription glasses and sunglasses
- For contacts, receive 15 percent off your contact lens fitting and follow-up
- Get special pricing on lens options such as ultra-violet coating, progressive lenses, etc.
- For LASIK or Photorefractive Keratectomy (PRK), save an average of 15 percent off the usual and customary price — or 5 percent off the promotional price — with VSP and a contracted laser surgery center
- Find a VSP doctor at [www.standard.com/services](http://www.standard.com/services) or call VSP at 800.877.7195

<sup>1</sup> Spouse may include a civil union partner. Eligibility not available in all states. Contact your Standard Insurance Company sales representative for details.

<sup>2</sup> Child may include a child of a civil union. Eligibility not available in all states. Contact your Standard Insurance Company sales representative for details.

## Balanced Care Vision<sup>SM</sup> Plan II

### Benefits

	EyeMed Network	Out-Of-Network
Annual Eye Exam	100 percent covered	Covers up to \$35
Single Vision Lenses	100 percent covered	Covers up to \$25
Bifocal Lenses	100 percent covered	Covers up to \$40
Trifocal Lenses	100 percent covered	Covers up to \$55
Frame	Covers up to \$110	Covers up to \$45
Elective Contact Lenses	Covers up to \$115	Covers up to \$100
Medically Necessary Contact Lenses	100 percent covered	Covers up to \$200

### Plan Specifics

- EyeMed Vision Care provides up to \$110 toward a new frame. If the member exceeds this allowance, they will receive a 20 percent discount off the excess amount.
- Members pay a \$10 annual deductible on exams and \$25 annual deductible on eyeglass lenses
- Frequency for Exam/Lenses/Frame is 12/12/24 months
- With the 12/12/24 frequency: Contacts are in lieu of eyeglasses; normal frequency rules apply (selecting contacts does not reset the frame frequency, as contacts and frame frequencies work independently)

<sup>1</sup> Spouse may include a civil union partner. Eligibility not available in all states. Contact your Standard Insurance Company sales representative for details.

<sup>2</sup> Child may include a child of a civil union. Eligibility not available in all states. Contact your Standard Insurance Company sales representative for details.



### Other Benefits

- Get up to 40 percent off additional purchases of complete glasses
- Enjoy 20 percent off items not fully covered by the plan
- Get 15 percent off any remaining amount that exceeds the conventional contact lens allowance
- Contact lens exam, standard fit and follow-up have a maximum member cost of \$55 — premium fit and follow-up receive a 10 percent discount from retail
- Special pricing on lens options such as ultra-violet coating
- For LASIK and PRK, save 15 percent off the retail price — or 5 percent off the promotional price — with U.S. Laser Network owned by LCA-Vision
- Find a provider at [www.standard.com/services](http://www.standard.com/services) or call EyeMed at 866.939.3633



## Balanced Care Vision<sup>SM</sup> Plan III

### Benefits

Annual Eye Exam	Covers up to \$50
Single Vision Lenses	Covers up to \$40
Bifocal Lenses	Covers up to \$60
Trifocal Lenses	Covers up to \$75
Progressive Lenses	Covers up to \$80
Lenticular Lenses	Covers up to \$80
Frame	Covers up to \$80
Contact Lenses	Covers up to \$100

In the Balanced Care Vision<sup>SM</sup> Plan III, covered benefits are the same no matter which provider you choose.

### Plan Specifics

- The member will be responsible for any deductible, if applicable, and any cost over the specified plan benefits
- Plan includes a calendar year deductible of \$20 for exam/materials
- Frequency for Exam/Lenses/Frame is 12/12/24 months
- With the 12/12/24 frequency: Contacts are in lieu of eyeglasses; normal frequency rules apply (selecting contacts does not reset the frame frequency, as contacts and frame frequencies work independently)

### Other Benefits

- Choose any vision-care provider
- Employees pay for all services, then submit a claim to us for reimbursement
- Claims are reimbursed based on a schedule of benefits, so your employees know precisely how much is covered ahead of time

<sup>1</sup> Spouse may include a civil union partner. Eligibility not available in all states. Contact your Standard Insurance Company sales representative for details.

<sup>2</sup> Child may include a child of a civil union. Eligibility not available in all states. Contact your Standard Insurance Company sales representative for details.

## State-of-the-art Technology

Claims are handled by an accurate processing system that speeds payments. Approximately one-third of claims are received electronically from dental providers. Of these, two-thirds are processed by an automatic claims adjudication system.

The Standard also uses an imaging system that provides our customer service representatives with online claims documentation and enables them to respond efficiently to customer inquiries.

## Online Plan Administration Tools

Plan administrators are able to perform a number of functions online, including: enrolling members, changing enrollment records, creating and paying premium bills, viewing eligibility reports and viewing policy, certificate and amendment documents.

## Limitations

This policy has limitations, exclusions, reductions of benefits and terms under which the policy may be continued in force or discontinued.

## Thank You

We appreciate the opportunity to work with you in meeting your employees' needs for insurance. If you have any questions or would like further information about our products and services, please contact Bankers Benefits at 916.441.7377.

These policies have exclusions, limitations, reductions of benefits and terms under which the policies may be continued in force or discontinued. For costs and complete details of the coverage, please contact CBA/Banker Benefits or Standard Insurance Company.



Founded in Portland, Oregon in 1906, The Standard is a nationally recognized insurance provider offering group Disability, Life, Dental and Vision insurance and individual disability insurance. We provide insurance to more than 26,900 groups covering approximately 7 million employees nationwide.\* Our first group policy, written in 1951 and still in force today, stands as a testament to our commitment to building long-term relationships.

We always strive to do what's right – for our policyholders and their employees. This dedication has resulted in a national reputation for quality products, superior service and industry expertise.

To learn more about group insurance from The Standard, contact your insurance advisor, Bankers Benefits at 916.441.7377 or visit us at [www.standard.com](http://www.standard.com).

\* As of September 30, 2009, based on internal data developed by Standard Insurance Company.

Standard Insurance Company  
1100 SW Sixth Avenue  
Portland OR 97204

[www.standard.com](http://www.standard.com)

GP899-Life, GP899-STD, GP899-LTD

CBS Plan Selection Guide  
SI 15158-648729 (6/13) PR/ER