

LION ADVANTAGE

— Supplemental Benefits —

2025

SOUTHEASTERN
LOUISIANA
UNIVERSITY

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2025 BENEFIT HIGHLIGHTS

Southeastern is committed to maintaining affordable benefits for our employees. Lion Advantage offers several ways for you to supplement your benefits and offset out-of-pocket cost; therefore, we are continuing to provide access to additional coverage options to help lower your out-of-pocket expenses. You will see a slight increase in your dental premiums. All other supplemental coverage premiums will remain the same.

2025 Carriers:

- » Dental insured through Unum
- » Vision insured through Unum
- » Life and Disability insured through The Standard
- » Permanent/Whole Life with Long-Term Care insured through Allstate
- » Critical Illness, Accident Insurance, and Hospital Indemnity insured through The Standard
- » Cancer insurance through Allstate
- » Identity Theft through InfoArmor
- » Prepaid Legal through LegalShield



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LION ADVANTAGE

Supplemental Benefits

We all work together to make Lion Advantage a success, and our teamwork extends to your benefits. Your health and well-being are important to us, so we provide benefit options to make your and your family's lives better. Together, let's invest in you. Read over this guide for details on your 2025 benefits from A to Z. If you have questions, your Human Resources department is here to help.

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ELIGIBILITY & ENROLLMENT



Lion Advantage offers a variety of benefits to support your and your family's needs. Choose options that cover what's important to your unique lifestyle.

Eligibility

If you are a full-time employee of Southeastern Louisiana University in a regular appointment working 30 hours a week or more you may be eligible to participate in Lion Advantage, our supplemental benefits that include dental, vision, life, disability, and other insurance plans.

When Does Coverage Begin?

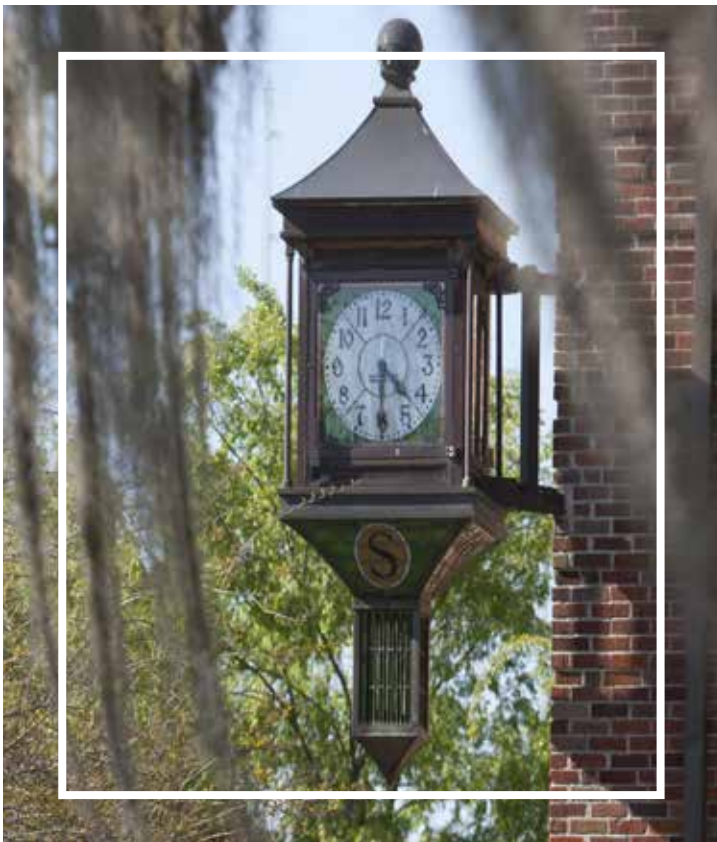
The elections you make during open enrollment are effective January 1, 2025. If you are a new hire, benefits will become effective on the first of the month following 30 consecutive days of employment. If hired on the first of the month, benefits will become effective first of the following month. Due to IRS regulations, once you have made your choices for the 2025 plan year, you won't be able to change your benefits until the next enrollment period unless you experience a Qualifying Life Event.

Eligible Dependents

Dependents eligible for coverage in the Lion Advantage benefit plans include:

- » Your legal spouse
- » Children up to age 26 (includes birth children, stepchildren, legally adopted children, children placed for adoption, foster children and children for whom legal guardianship has been awarded to you or your spouse)
- » Dependent children 26 or more years old, unmarried and primarily supported by you and incapable of self-sustaining employment by reason of mental or physical disability which arose while the child was covered as a dependent under this plan (periodic certification may be required)

Verification of dependent eligibility may be required upon enrollment.



Thoughts & Tips: **You CANNOT change your benefit selections during the plan year unless you have a Qualifying Life Event, such as marriage and/or the birth or adoption of a child.**

ENROLL NOW!

What are Qualifying Life Events?

Most people know you can change your benefits when you start a new job or during Open Enrollment. But did you know that changes in your life may permit you to update your coverage at other points in the year? Qualifying Life Events (QLEs) determined by the IRS could allow you to enroll in health insurance or change your elections outside of Open Enrollment.

Common qualifying events include:

A change in your legal marital status (marriage, divorce or legal separation)

A change in the number of your dependents (for example, through birth or adoption, or if a child is no longer an eligible dependent)

A change in your spouse's employment status (resulting in a loss or gain of coverage)

A change in your employment status from full time to part time, or part time to full time, resulting in a gain or loss of eligibility

Entitlement to Medicare or Medicaid

Eligibility for coverage through the Marketplace

Changes in your address or location that may affect the coverage for which you are eligible

Some lesser-known qualifying events are:

Turning 26 and losing coverage through a parent's plan

Changes that make you no longer eligible for Medicaid or the Children's Health Insurance Program (CHIP)

Death in the family (leading to change in dependents or loss of coverage)



When a Qualifying Life Event occurs, you have 30 days to request changes to your coverage. Keep in mind your change in coverage must be consistent with your change in status.

Questions regarding specific life events and your ability to request changes should be directed to Southeastern's Benefits Team. Don't miss out on a chance to update your benefits!

PREPARING FOR OPEN ENROLLMENT



Your premiums for dental and vision benefits are deducted on a pre-tax basis, reducing your tax liability. Please note that employee premiums vary depending on level of coverage. Typically, the more coverage you have, the higher your premium.

You may select any combination of dental and/or vision plan coverage. For example, you could select dental coverage for you and your entire family, but select vision coverage only for yourself. The only requirement is that you elect coverage for yourself in order to elect any dependent coverage.

Open Enrollment To-Do



Update your personal information.

If you've experienced a Qualifying Life Event in the last year, you may need to change your elections or update your details.

Need Assistance with Enrollment or Have Benefit Questions?

Enrollment assistance is available by contacting the Southeastern Benefits Team at 985-549-2587 or Benefits@Southeastern.edu

or

PlanSource is available 8 am – 11 pm EST, Monday through Friday to address your questions and help you through the enrollment process:

PlanSource at 844-396-5951

The link below will take you directly to the PlanSource enrollment portal to enroll for 2025 Lion Advantage supplemental benefits.

<https://benefits.plansource.com>



DENTAL INSURANCE



Brushing your teeth and flossing are great, but don't forget to visit the dentist too! Lion Advantage offers affordable plan options for routine care and beyond. Coverage is available from Unum.



Network Dentists

If you use a dentist who doesn't participate in your plan's network, your out-of-pocket costs will be higher, and you are subject to any charges beyond the Reasonable and Customary (R&C). To find a network dentist, visit Unum at unumdentalcare.com.

Dental Premiums

Premiums for dental are deducted from your paycheck on a pre-tax basis. Your tier of coverage determines your paycheck deduction.



PPO IN-NETWORK BENEFITS VS. OUT-OF-NETWORK BENEFITS

IN-NETWORK PROVIDER	OUT-OF-NETWORK PROVIDER (MAC EXAMPLE)	OUT-OF-NETWORK PROVIDER (90TH UCR EXAMPLE) BASE AND BUY-UP PLANS
NO BALANCE BILLING	NO BALANCE BILLING	NO BALANCE BILLING
Dentist's usual charge for exam and Cleaning: \$185	Dentist's usual charge for exam and cleaning: \$185"	Dentist's usual charge for exam and cleaning: \$185
Maximum Allowable Charge (MAC) payable by plan: \$110	Maximum Allowable Charge (MAC) payable by plan: \$110"	Usual Customary Reasonable (90th UCR) payable by plan: \$175
» Accepts negotiated AMC amount as payment-in full » Member is not billed for difference	» Member pays the difference \$75	» Member pays the difference \$10

DENTAL INSURANCE



Dental Plan Summary

This chart summarizes the 2025 dental coverage provided by Unum.

		MAC PLAN		LOW PLAN		HIGH PLAN	
MONTHLY (12) PREMIUMS							
EMPLOYEE ONLY		\$31.41		\$41.44		\$50.84	
EMPLOYEE + SPOUSE		\$64.77		\$80.50		\$100.52	
EMPLOYEE + CHILD(REN)		\$75.95		\$100.98		\$121.68	
EMPLOYEE + FAMILY		\$96.19		\$122.85		\$184.45	
MONTHLY (10) PREMIUMS							
EMPLOYEE ONLY		\$37.69		\$49.73		\$61.01	
EMPLOYEE + SPOUSE		\$77.72		\$96.60		\$120.62	
EMPLOYEE + CHILD(REN)		\$91.14		\$121.18		\$146.02	
EMPLOYEE + FAMILY		\$115.43		\$147.42		\$221.34	
		IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
ANNUAL DEDUCTIBLE							
INDIVIDUAL		\$50		\$50		\$50	
FAMILY (UP TO 3 PER FAMILY)		\$150		\$150		\$150	
ANNUAL MAXIMUM							
PER PERSON		\$1,000		\$1,500		\$2,000	
CARRY-OVER BENEFITS							
CARRY-OVER BENEFIT		\$250		\$350		\$400	
THRESHOLD LIMIT		\$500		\$700		\$800	
CARRYOVER ACCOUNT LIMIT		\$1,000		\$1,250		\$1,500	
COVERED SERVICES (PLAN PAYS)							
DIAGNOSTIC AND PREVENTIVE SERVICES Oral Exams, Routine Cleanings, Bitewing X-rays, Fluoride Applications, Sealants, Space Maintainers, Panoramic Film or Full Mouth X-Ray		100%		100%		100%	
BASIC SERVICES Fillings, Oral Surgery and Simple Extractions (varies by plan)		80%		80%		80%	
MAJOR SERVICES Oral Surgery, Complex Extractions, Denture Adjustments and Repairs, Root Canal Therapy (varies by plan), Periodontics (varies by plan), Crowns, Dentures, Bridges		50%		50%		50%	
ORTHODONTIC BENEFITS							
ORTHODONTIA COINSURANCE		Not Covered		50%		50%	
LIFETIME MAXIMUM		Not Covered		\$1,500		\$2,000	
DEPENDENT CHILDREN		Not Covered		Covered; Up to age 26		Covered; Up to age 26	
ADULTS		Not Covered		Covered		Covered	

This is not a complete listing of covered services. Please refer to the Summary Plan Document for a full list of covered services.

VISION INSURANCE



Lion Advantage provides you and your family access to quality vision care. You can choose between two comprehensive Vision plan options through Unum.



Vision Premiums

Premiums for vision are deducted from your paycheck on a pre-tax basis. Your tier of coverage determines your paycheck deduction.

Vision Plan Summary

This chart summarizes the 2025 vision coverage provided by Unum.

		LOW PLAN		HIGH PLAN	
MONTHLY (12) PREMIUMS					
EMPLOYEE ONLY		\$5.20		\$8.50	
EMPLOYEE + SPOUSE		\$10.41		\$14.93	
EMPLOYEE + CHILD(REN)		\$11.45		\$15.75	
EMPLOYEE + FAMILY		\$17.51		\$21.97	
MONTHLY (10) PREMIUMS					
EMPLOYEE ONLY		\$6.24		\$10.20	
EMPLOYEE + SPOUSE		\$12.49		\$17.92	
EMPLOYEE + CHILD(REN)		\$13.74		\$18.90	
EMPLOYEE + FAMILY		\$21.01		\$26.36	
		IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
EXAMS					
COPAY		\$10	Up to \$35	\$0	Up to \$35
FREQUENCY		Once per 12 months		Once per 12 months	
LENSES					
SINGLE VISION		\$20	Up to \$25	\$10	Up to \$25
BIFOCAL		\$20	Up to \$40	\$10	Up to \$40
TRIFOCAL		\$20	Up to \$50	\$10	Up to \$50
PROGRESSIVE		\$70 allowance	Up to \$50	\$70 allowance	Up to \$50
FREQUENCY		Once per 12 months		Once per 12 months	
CONTACTS					
COPAY		\$20	N/A	\$10	N/A
CONTACT LENS FITTING (STANDARD)		\$20 copay	Applied to allowance for contact lenses	\$10 copay	Applied to allowance for contact lenses
CONTACT LENSES - ELECTIVE		\$130 allowance	Up to \$105	\$180 allowance	Up to \$105
CONTACT LENSES - MEDICALLY NECESSARY		Covered in Full after copay	Up to \$210	Covered in Full after copay	Up to \$210
CONTACT LENSES ARE COVERED "IN LIEU OF FRAMES AND LENSES."		Yes	Yes	Yes	Yes
FREQUENCY		Once per 12 months		Once per 12 months	
FRAMES					
ALLOWANCE		\$130 retail allowance	Up to \$50	\$180 retail allowance	Up to \$50
(Discount on amount over allowance)		Costco frame allowance: \$80		Costco frame allowance: \$95	
FREQUENCY		Once per 24 months		Once per 12 months	

This is not a complete listing of covered services. Please refer to the Summary Plan Document for a full list of covered services.

ACCIDENT COVERAGE



Lion Advantage offers several ways for you to supplement your medical plan coverage. This additional insurance can help cover unexpected expenses, regardless of any benefit you may receive from your medical plan. Coverage is available for yourself and your dependents and is offered at discounted group premiums.



Accidents happen. You can't always prevent them, but you can take steps to reduce the financial impact. Accident coverage, available through The Standard, provides benefits for you and your covered family members if you have expenses related to an accident. Health insurance helps with medical expenses, but this coverage is an additional layer of protection that can help you pay deductibles, copays, and even typical day-to-day expenses such as a mortgage or car payment. Benefits under this plan are payable to you, to use as you wish.

Base Wellness Benefit: \$50

Plus Wellness Benefit: \$200

Wellness benefit is payable once per person, per calendar year. Services include lipid panel, colonoscopy, mammography, etc. Please refer to the plan documents for the full list of health maintenance screening available for this benefit.

BASE PLAN PLUS PLAN

MONTHLY CONTRIBUTIONS – 12 MONTH PREMIUM

EMPLOYEE ONLY	\$5.21	\$10.08
EMPLOYEE + SPOUSE	\$8.39	\$16.70
EMPLOYEE + CHILD(REN)	\$9.93	\$18.72
EMPLOYEE + FAMILY	\$15.61	\$29.63

MONTHLY CONTRIBUTIONS – 10 MONTH PREMIUM

EMPLOYEE ONLY	\$6.25	\$12.10
EMPLOYEE + SPOUSE	\$10.07	\$20.04
EMPLOYEE + CHILD(REN)	\$11.92	\$22.46
EMPLOYEE + FAMILY	\$18.73	\$35.56

BASE PLAN

PLUS PLAN

BRIEF SUMMARY OF BENEFITS*

HOSPITAL ADMISSION	\$1,000	\$1,500
DISLOCATIONS	Up to \$3,000	Up to \$5,000
FRACTURES	Up to \$5,500	Up to \$8,000
AMBULANCE	Air/ \$1,200; Ground/ \$300	Air/ \$1,500; Ground/ \$400
URGENT CARE	\$50	\$50
EMERGENCY ROOM	\$100	\$200
INITIAL PHYSICIANS OFFICE	\$100	\$200
X-RAY	\$50	\$75
ACCIDENT FOLLOW-UP	\$75 (3x)	\$100 (3x)
BURNS	Up to \$7,500	Up to \$10,000
DIAGNOSTIC EXAM	\$100	\$200
ABDOMINAL/THORACIC SURGERY	\$150	\$200
TENDON/LIGAMENT/CUFF	\$150	\$200
RUPTURED DISC	\$400	\$750
BLOOD/PLASMA/PLATELETS	\$150	\$300
MEDICAL APPLIANCE	\$50	\$100

*This list is a summary. Refer to plan documents for a comprehensive list of covered benefits.

CRITICAL ILLNESS COVERAGE

Critical Illness coverage through The Standard pays a lump-sum benefit if you are diagnosed with a covered disease or condition. You can use this money however you like; for example: to help pay for expenses not covered by your medical plan, lost wages, child care, travel, home healthcare costs or any of your regular household expenses.



Plan Highlights

- » Benefits are payable based on the date of the covered event occurring or the date of diagnosis. Illnesses or occurrences prior to the effective date of coverage will not be payable events.
- » **Wellness Benefit:** The \$50 wellness benefit is payable once per person, per calendar year. Wellness services include Bone Marrow Testing, Colonoscopy, Mammography, etc.

Coverage Amounts

- » **Employee:** \$10,000 / \$20,000 / \$30,000
- » **Spouse:** 100% of employee benefit
- » **Children:** 50% of employee benefit (for free)

CORE PLAN BENEFITS

HEART ATTACK	100%
SEVERE CORONARY ARTERY DISEASE WITH RECOMMENDATION OF BYPASS	25%
STROKE	100%
MAJOR ORGAN FAILURE	100%
END STAGE RENAL (KIDNEY) FAILURE	100%
CANCER	100%
NON-INVASIVE CANCER/ CANCER IN SITU	25%
ADVANCED ALZHEIMER'S DISEASE	100%
ADVANCED PARKINSON'S DISEASE	100%
ADVANCED MULTIPLE SCLEROSIS (MS)	100%
BENIGN BRAIN TUMOR	100%
LOSS OF SPEECH & HEARING	100%
OCCUPATIONAL HIV	100%

CHILDHOOD DISEASES

CEREBRAL PALSY	100%
CLEFT LIP, CLEFT PALATE	100%
CYSTIC FIBROSIS	100%
DOWN SYNDROME	100%
MUSCULAR DYSTROPHY	100%
SPINA BIFIDA	100%



CRITICAL ILLNESS COVERAGE



CRITICAL ILLNESS 12 MONTH CONTRIBUTIONS

\$10,000 BENEFIT		
ATTAINED AGE*	EMPLOYEE	SPOUSE
18-24	\$2.10	\$2.10
25-29	\$2.50	\$2.50
30-34	\$3.10	\$3.10
35-39	\$4.20	\$4.20
40-44	\$6.10	\$6.10
45-49	\$8.90	\$8.90
50-54	\$13.10	\$13.10
55-59	\$18.40	\$18.40
60-64	\$26.40	\$26.40
65-69	\$33.30	\$33.30
70+	\$66.06	\$66.06
\$20,000 BENEFIT		
ATTAINED AGE*	EMPLOYEE	SPOUSE
18-24	\$4.20	\$4.20
25-29	\$5.00	\$5.00
30-34	\$6.20	\$6.20
35-39	\$8.40	\$8.40
40-44	\$12.20	\$12.20
45-49	\$17.80	\$17.80
50-54	\$26.20	\$26.20
55-59	\$36.80	\$36.80
60-64	\$52.80	\$52.80
65-69	\$66.60	\$66.60
70+	\$132.12	\$132.12
\$30,000 BENEFIT		
ATTAINED AGE*	EMPLOYEE	SPOUSE
18-24	\$6.30	\$6.30
25-29	\$7.50	\$7.50
30-34	\$9.30	\$9.30
35-39	\$12.60	\$12.60
40-44	\$18.30	\$18.30
45-49	\$26.70	\$26.70
50-54	\$39.30	\$39.30
55-59	\$55.20	\$55.20
60-64	\$79.20	\$79.20
65-69	\$99.90	\$99.90
70+	\$198.18	\$198.18

CRITICAL ILLNESS 10 MONTH CONTRIBUTIONS

\$10,000 BENEFIT		
ATTAINED AGE*	EMPLOYEE	SPOUSE
18-24	\$2.52	\$2.52
25-29	\$3.00	\$3.00
30-34	\$3.72	\$3.72
35-39	\$5.04	\$5.04
40-44	\$7.32	\$7.32
45-49	\$10.68	\$10.68
50-54	\$15.72	\$15.72
55-59	\$22.08	\$22.08
60-64	\$31.68	\$31.68
65-69	\$39.96	\$39.96
70+	\$79.27	\$79.27
\$20,000 BENEFIT		
ATTAINED AGE*	EMPLOYEE	SPOUSE
18-24	\$5.04	\$5.04
25-29	\$6.00	\$6.00
30-34	\$7.44	\$7.44
35-39	\$10.08	\$10.08
40-44	\$14.64	\$14.64
45-49	\$21.36	\$21.36
50-54	\$31.44	\$31.44
55-59	\$44.16	\$44.16
60-64	\$63.36	\$63.36
65-69	\$79.92	\$79.92
70+	\$158.54	\$158.54
\$30,000 BENEFIT		
ATTAINED AGE*	EMPLOYEE	SPOUSE
18-24	\$7.56	\$7.56
25-29	\$9.00	\$9.00
30-34	\$11.16	\$11.16
35-39	\$15.12	\$15.12
40-44	\$21.96	\$21.96
45-49	\$32.04	\$32.04
50-54	\$47.16	\$47.16
55-59	\$66.24	\$66.24
60-64	\$95.04	\$95.04
65-69	\$119.88	\$119.88
70+	\$237.82	\$237.82

*Premiums are based on the Employee's age on the effective date of coverage. Even if the Spouse is in a different age band, the rates are driven off of the employee's age. Children are covered at no additional cost, when you elect Employee coverage.

**IMPORTANT: This is a fixed indemnity policy,
NOT health insurance**

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- » The payment you get isn't based on the size of your medical bill.
- » There might be a limit on how much this policy will pay each year.
- » This policy isn't a substitute for comprehensive health insurance.
- » Since this policy isn't health insurance, it doesn't have to include most federal consumer protections that apply to health insurance.

Looking for comprehensive health insurance?

- » Visit [HealthCare.gov](https://www.healthcare.gov) or call 1-800-318-2596 (TTY: 1-855-889-4325) to find health coverage options.
- » To find out if you can get health insurance through your job, or a family member's job, contact the employer.

Questions about this policy?

- » For questions or complaints about this policy, contact your state Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](https://www.naic.org)) under "Insurance Departments."
- » If you have this policy through your job, or a family member's job, contact the employer.

HOSPITAL INDEMNITY COVERAGE

Hospital Indemnity Coverage through The Standard pays cash benefits directly to you if you have a covered stay in a hospital or intensive care unit. You can use the benefits from this policy to help pay for your medical expenses such as deductibles and copays, travel cost, food and lodging, or everyday expenses such as groceries and utilities.



- » Benefits are payable for pregnancy on the first day of coverage, so even if you or your spouse are already expecting, you can elect coverage to start on January 1. (Delivery must occur on or after January 1).
- » Coverage is guaranteed issue; no medical questions.
- » You must be admitted to the hospital on an inpatient basis, in order to be considered for an admission benefit.

	BASE PLAN	PLUS PLAN
MONTHLY CONTRIBUTIONS – 12 MONTH PREMIUM		
EMPLOYEE ONLY	\$7.17	\$13.67
EMPLOYEE + SPOUSE	\$12.33	\$23.29
EMPLOYEE + CHILD(REN)	\$10.35	\$19.61
EMPLOYEE + FAMILY	\$18.26	\$34.71
MONTHLY CONTRIBUTIONS – 10 MONTH PREMIUM		
EMPLOYEE ONLY	\$8.60	\$16.40
EMPLOYEE + SPOUSE	\$14.80	\$27.95
EMPLOYEE + CHILD(REN)	\$12.42	\$23.53
EMPLOYEE + FAMILY	\$21.91	\$41.65

BASE PLAN

PLUS PLAN

BRIEF SUMMARY OF BENEFITS*

HOSPITAL ADMISSION	\$500 1x per calendar year	\$1,000 1x per calendar year
HOSPITAL CONFINEMENT BENEFIT	\$100/ day (30days)	\$200/ day (30days)
CRITICAL CARE UNIT Pays in addition to hospital confinement	\$100/ day (30days)	\$200/ day (30days)
HEALTH MAINTENANCE SCREENING	\$50	\$50

*This list is a summary. Refer to plan documents for details.



CANCER PLANS

Allstate offers two Cancer plans that include benefits for cancer screenings for early detection as well as benefits if you are diagnosed with cancer. Benefits are paid for your initial diagnosis plus radiation and chemotherapy, anti-nausea medications, stem cell and bone marrow transplant, surgery, hospitalization, and more.



BASE PLAN PLUS PLAN

INITIAL DIAGNOSIS BENEFIT

FIRST OCCURRENCE BENEFIT	\$4,000	\$8,000
HOSPITAL CONFINEMENT BENEFIT	\$200 per day	\$200 per day
CHEMO/RADIATION BENEFITS	\$10,000 per 12 months	\$15,000 per 12 months

PLAN BENEFITS

ANTI-NAUSEA BENEFIT	\$200 per year	\$200 per year
EXPERIMENTAL TREATMENT BENEFIT	Up to \$5,000 per 12 months	Up to \$5,000 per 12 months
NURSING SERVICES	\$200 per day	\$200 per day
SURGICAL BENEFIT	Up to \$3,000	Up to \$3,000
ANESTHESIA BENEFIT	25%	25%
RECONSTRUCTIVE SURGERY	Up to \$3,000	Up to \$3,000
PROSTHESIS BENEFIT (SURGICAL)	Up to \$2,000	Up to \$2,000
BLOOD AND PLASMA BENEFIT	Up to \$10,000 per 12 months	Up to \$15,000 per 12 months
SECOND SURGICAL OPINION	\$400	\$400
AMBULANCE BENEFIT (AIR/GROUND)	\$100 per confinement	\$100 per confinement
TRANSPORTATION BENEFIT	Coach Fare or \$0.40 per mile	Coach Fare or \$0.40 per mile
FAMILY LODGING BENEFIT	\$50 per day	\$50 per day
BONE MARROW TRANSPLANTATION BENEFIT	Up to \$5,000 per year	Up to \$5,000 per year
STEM CELL TRANSPLANTATION BENEFIT	Up to \$5,000 per year	Up to \$5,000 per year
EXTENDED CARE FACILITY	\$200 per day	\$200 per day
HOSPICE BENEFIT	\$200 per day	\$200 per day
HOME HEALTH CARE BENEFIT	\$200 per day	\$200 per day
PRE-EXISTING EXCLUSION	12 / 12	12 / 12
MEDICAL IMAGING WITH DIAGNOSIS	\$500 per year	\$750 per year
WELLNESS BENEFIT	\$50 per year	\$50 per year

BASE PLAN PLUS PLAN

MONTHLY (12) PREMIUMS

EMPLOYEE ONLY	\$24.81	\$34.20
EMPLOYEE + SPOUSE	\$38.68	\$53.37
EMPLOYEE + CHILD(REN)	\$35.51	\$49.26
EMPLOYEE + FAMILY	\$42.14	\$58.26

MONTHLY (10) PREMIUMS

EMPLOYEE ONLY	\$29.77	\$41.04
EMPLOYEE + SPOUSE	\$46.42	\$64.04
EMPLOYEE + CHILD(REN)	\$42.61	\$59.11
EMPLOYEE + FAMILY	\$50.57	\$69.91



VOLUNTARY LIFE AND AD&D INSURANCE



Life and AD&D benefits are an important part of your family's financial security. Eligible employees may purchase Voluntary Life and AD&D insurance to protect you and your family members.

VOLUNTARY EMPLOYEE LIFE AND AD&D

COVERAGE AMOUNT	\$10,000-\$500,000
WHO PAYS	Employee
BENEFITS PAYABLE	If an employee dies while covered under the plan
MAXIMUM BENEFIT	\$500,000
GUARANTEE ISSUE AMOUNT*	\$100,000

VOLUNTARY SPOUSE LIFE AND AD&D

COVERAGE AMOUNT	\$5,000-\$250,000
WHO PAYS	Employee
BENEFITS PAYABLE	If a spouse dies while covered under the plan
MAXIMUM BENEFIT	\$250,000
GUARANTEE ISSUE AMOUNT*	\$25,000

VOLUNTARY CHILD LIFE AND AD&D

COVERAGE AMOUNT	\$10,000 per child
WHO PAYS	Employee
BENEFITS PAYABLE	If a child dependent dies while covered under the plan
MAXIMUM BENEFIT	\$10,000
EVIDENCE OF INSURABILITY (EOI) REQUIRED	Not Applicable

*Evidence of Insurability (EOI) is required for:

Employee amounts over \$100,000

Spouse amounts over \$25,000

Any election amount for Late Entrants, meaning you are enrolling after your initial eligibility period

Approved elections over the Guarantee Issue amount will become effective 1st of the month following approval by The Standard

Plan Features

» Benefits reduce to 65% at age 70; to 50% at age 75

– Example:

Larry is 69 years old enrolled with \$100,000 of Life and AD&D insurance. Larry turns 70 years old. His Life and AD&D coverage amount will reduce to 65% first of the next month following his 70th birthday. His remaining benefit amount is \$65,000.

» Waiver of Premium if disabled prior to age 60; 6 month waiting period; coverage continues to age 65

» Conversion and Portability

» Accelerated Benefit available with 12 months or less to live, up to 80% of coverage

» You must enroll for Life and AD&D coverage in order to elect coverage for your dependents

» Spouse coverage cannot exceed 100% of Employee Voluntary Life and AD&D amount

VOLUNTARY LIFE AND AD&D PREMIUMS

MONTHLY (12) PREMIUMS



VOLUNTARY LIFE/AD&D INSURANCE			
RATES/\$1,000 (MONTHLY)			
AGE (AS OF JANUARY 1, 2025)	EMPLOYEE	AGE (AS OF JANUARY 1, 2025)	SPOUSE
<24	\$0.046	<24	\$0.046
25-29	\$0.046	25-29	\$0.046
30-34	\$0.056	30-34	\$0.056
35-39	\$0.066	35-39	\$0.066
40-44	\$0.098	40-44	\$0.098
45-49	\$0.149	45-49	\$0.149
50-54	\$0.228	50-54	\$0.228
55-59	\$0.353	55-59	\$0.353
60-64	\$0.444	60-64	\$0.444
65-69	\$0.655	65-69	\$0.655
70-74	\$1.157	70-74	\$1.157
75-79	\$1.967	75-79	\$1.967
80+	\$1.967	80+	\$1.967

VOLUNTARY CHILD(REN) LIFE AND AD&D PREMIUMS	
FLAT \$10,000 BENEFIT PER CHILD	
\$0.15	

MONTHLY (10) PREMIUMS

VOLUNTARY LIFE/AD&D INSURANCE PREMIUMS	
RATES/\$1,000 (MONTHLY)	
AGE (AS OF JANUARY 1, 2025)	EMPLOYEE/SPOUSE
<24	\$0.055
25-29	\$0.055
30-34	\$0.067
35-39	\$0.079
40-44	\$0.118
45-49	\$0.179
50-54	\$0.274
55-59	\$0.424
60-64	\$0.533
65-69	\$0.786
70-74	\$1.388
75-79	\$2.360
80+	\$2.360

VOLUNTARY CHILD(REN) LIFE AND AD&D PREMIUMS	
FLAT \$10,000 BENEFIT PER CHILD (MONTHLY - 10 MONTH PREMIUMS)	
\$0.18	

TO CALCULATE HOW MUCH YOUR VOLUNTARY LIFE COVERAGE WILL COST:

\$ ÷ 1,000 = \$ x Age Based Rate = \$
 Benefit Elected Monthly Premium

LIFE INSURANCE RESOURCES

Life Insurance

The Life Services Toolkit

Resources and Tools to Support You and Your Beneficiary



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 Health AdvocateSM 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, your beneficiary 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.

Services to Help You Now

Visit the Life Services Toolkit website at standard.com/mytoolkit and enter user name “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 advance directives.
- **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 for guidance on how to begin, to educate yourself on funeral costs, find funeral-related services and make decisions about funeral arrangements in advance.

If you are a recipient of an Accelerated Death Benefit,¹ you may access the services for beneficiaries outlined on the next page.



continued on reverse

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

¹ An Accelerated Death Benefit or 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

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.

SI 17526

Life Services EE
(8/21)

LIFE INSURANCE RESOURCES

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. Your beneficiaries are eligible for up to six face-to-face sessions and unlimited phone contact.
Our clinicians may offer your beneficiaries additional grief support through books sent to their home, based on each individual's needs. As part of this program, age-appropriate books can be sent for children and teens.
- **Legal Services:** Your 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:** Your 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, your 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:** Your 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.



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

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



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

WHOLE LIFE INSURANCE

Allstate coverage combines permanent life insurance policy with living benefits in the form of Long-Term Care (LTC).



You can enroll in this plan without medical questions when you are first eligible. If you wait to enroll at a later date, evidence of insurability will apply and coverage may be declined.

Check out the three main features of this plan alongside an example of how the plans work for a 35 year old, non-smoker:

1	A Death Benefit payable to your beneficiaries if you pass away	\$50,000 death benefit is payable to your beneficiaries when you pass away
2	A Living benefit , to help pay for care in an assisted living, Long-Term care facility, home healthcare and/or adult day care	Pays you 4% per month, up to 25 months. \$2,000 per month x 25 months = \$50,000
3	A terminal illness benefit , that pays you 50% of your death benefit if your life expectancy is less than 12-months	Pays you \$25,000 with life expectancy declaration Pays remaining \$25,000 to your beneficiaries when you pass away

Plan Highlights

- » Your premiums lock in at your current age and do not increase as you age.
- » Coverage is portable which means you can take this plan with you if you no longer work for Southeastern.
- » You choose the level of coverage that is right for you.

	GUARANTEE ISSUE (NO MEDICAL QUESTIONS)	MAXIMUM BENEFIT AMOUNT
EMPLOYEE ONLY	\$130,000	\$250,000
WORKING SPOUSE	\$40,000	\$150,000
CHILD(REN)	\$20,000	\$50,000

Rates are based on your age and coverage level.

There are certain benefit restrictions for anyone enrolling beyond age 64.

Whole Life with LTC Recommendation

Benefit Example:

45 year old non-smoker

- » **\$100,000 of coverage**
- » **\$160/month (\$37/week)**

Insured goes into a Nursing Home and is unable to complete 2 of the 6 Activities of Daily Living.

Insured receives **\$4,000/month** toward their Long-Term Care, for up to 25 months.

LTC benefit used, buys-down the \$100,000 death benefit. (i.e. If you use 10 months of LTC, you have used \$40,000 and have \$60,000 of death benefit remaining).



INCOME PROTECTION



Maintaining your quality of life counts on your income. The Standard offers disability coverage to protect you financially in the event you cannot work as a result of a debilitating injury. A portion of your income is protected until you can return to work or until you reach retirement age.



Voluntary Short-Term Disability (STD) Insurance

STD benefits are available for purchase on a voluntary basis. STD insurance replaces 60% of your income if you become partially or totally disabled for a short time. Certain exclusions may apply. See your plan documents or Human Resources for details.

THE STANDARD

	PLAN 1	PLAN 2	PLAN 3
BENEFIT PERCENTAGE	60%	60%	60%
BENEFIT MAXIMUM (WEEKLY)	\$1,500	\$1,500	\$1,500
ELIMINATION PERIOD (SICKNESS/ACCIDENT)	7 days	14 days	30 days
MINIMUM BENEFIT	\$100	\$100	\$100
MAXIMUM BENEFIT DURATION	12 weeks	11 weeks	9 weeks
PRE-EXISTING CONDITION LIMITATIONS	No Pre-Ex	No Pre-Ex	No Pre-Ex
MATERNITY COVERAGE	Covered the same as any other illness	Covered the same as any other illness	Covered the same as any other illness
RATE PER \$10 WEEKLY BENEFIT	\$0.468	\$0.351	\$0.216

Voluntary Long-Term Disability (LTD) Insurance

LTD benefits are available for purchase on a voluntary basis. LTD insurance replaces 60% of your income if you become partially or totally disabled for an extended time. Certain exclusions, along with pre-existing condition limitations, may apply. See your plan documents or Human Resources for details.

THE STANDARD

BENEFIT PERCENTAGE	60%
MONTHLY BENEFIT MAXIMUM	\$5,000
MAXIMUM PERIOD OF PAYMENT	Social Security Normal Retirement Age
PRE-EXISTING CONDITION LIMITATIONS	3 / 12
MENTAL ILLNESS/ SUBSTANCE ABUSE LIMITATION	24 Months / 24 Months
DEFINITION OF DISABILITY	24 Month Own Occupation
SURVIVOR BENEFITS	3 Months
REHABILITATION BENEFITS	Included
PORTABILITY	Not Portable
	BUYUP PLAN BASE PLAN
ELIMINATION PERIOD	90 days 180 days



Thoughts & Tips: Nearly 6% of working Americans will experience a Short-Term disability due to illness, injury or pregnancy on average every year.

Example:

30 year old making \$50,000/year

- » Buy-up plan monthly premium = \$10.46
 $(\$50,000/12) = \$4,166.67/100 * \$0.251$
- » Base Plan monthly premium = \$6.96
 $(\$50,000/12) = \$4,166.67/100 * \$0.167$

VOLUNTARY LTD

RATE PER \$100 OF MONTHLY COVERED PAYROLL

AGE RANGE	BUYUP PLAN	BASE PLAN
20-24	\$0.082	\$0.053
25-29	\$0.136	\$0.087
30-34	\$0.251	\$0.167
35-39	\$0.258	\$0.179
40-44	\$0.368	\$0.238
45-49	\$0.518	\$0.342
50-54	\$0.705	\$0.464
55-59	\$0.810	\$0.523
60-64	\$0.886	\$0.565
65-69	\$0.886	\$0.565
70+	\$0.886	\$0.565

IDENTITY THEFT PROTECTION

PRIVACYARMOR PRIVACYARMOR PLUS



IDENTITY MONITORING		
AUTO-ON MONITORING	✓	✓
RAPID ALERTS	✓	✓
HIGH-RISK TRANSACTION MONITORING	✓	✓
SOCIAL MEDIA REPUTATION MONITORING	✓	✓
SEX OFFENDER REGISTRY	✓	✓
CREDIT AND DEBIT CARD MONITORING	✓	✓
BANK ACCOUNT TRANSACTION MONITORING	✓	✓
401(K) INVESTMENT ACCOUNT MONITORING	✓	✓
STUDENT LOAN ACTIVITY ALERTS	✓	✓
FINANCIAL TRANSACTION MONITORING	✓	✓
LOST WALLET PROTECTION	✓	✓
DIGITAL EXPOSURE REPORTS	✓	✓
DARK WEB MONITORING	✓	✓
COMPROMISED CREDENTIALS	✓	✓
DATA BREACH NOTIFICATIONS	✓	✓
DECEASED FAMILY MEMBER COVERAGE	✓	✓
SOCIAL MEDIA ACCOUNT TAKEOVER		✓
IP ADDRESS MONITORING		✓
CREDIT		
TRANSUNION CREDIT MONITORING	✓	✓
CREDIT SCORE TRACKING	✓	✓
UNLIMITED TRANSUNION CREDIT REPORTS AND SCORES		✓
CREDIT FREEZE ASSISTANCE		✓
TRI-BUREAU CREDIT MONITORING		✓
CREDIT LOCK (ADULT AND CHILD)		✓
ANNUAL TRI-BUREAU REPORT AND SCORE		✓
CREDIT REPORT DISPUTES		✓
REMEDATION		
FULL-SERVICE, 24/7 REMEDIATION SUPPORT	✓	✓
\$1 MILLION INSURANCE POLICY	✓	✓
STOLEN FUND REIMBURSEMENT	✓	✓
TAX FRAUD REFUND ADVANCE		✓
401(K) AND HSA REIMBURSEMENT	✓	✓
MONTHLY (12) PREMIUMS		
EMPLOYEE ONLY	\$7.95	\$9.95
EMPLOYEE + FAMILY	\$13.95	\$17.95
MONTHLY (10) PREMIUMS		
EMPLOYEE ONLY	\$9.54	\$11.94
EMPLOYEE + FAMILY	\$16.74	\$21.54

Access to identity theft protection is available from Allstate on a voluntary basis through InfoArmor. In an always on, ever connected world, the risk of identity theft is real. There is a new identity fraud victim every two seconds. You can help protect yourself with InfoArmor, which monitors millions of transactions every second, alerting you to suspicious activity by text, phone or email. This protection is different than free credit monitoring and offers a full set of features to help proactively protect you and your covered family members against identity theft.

- » You have two options to choose from —PrivacyArmor or PrivacyArmor PLUS.
- » Pay your InfoArmor premium via payroll deduction.
- » In the event you retire or no longer work for the company, you are able to take this benefit with you.

PREPAID LEGAL PLANS

Prepaid Legal Plans

LegalShield offers you and your family value, convenience and peace of mind by giving you low-cost access to attorneys for a wide variety of personal legal services. Payments are made conveniently and easily through payroll deductions. It's like having your own attorney on retainer, but for a lot less.

Through the LegalShield Legal Plan, you will have a nationwide network of thousands of attorneys to choose from if you need legal advice. And with the LegalShield mobile app, you have on-the-go, 24/7 access to the help you need. Text LEGAL to 38470 to download the app.

Plan Attorneys can help you with:

- » Advice and consultations
- » Consumer protection
- » Defense of civil lawsuit
- » Document preparation
- » Elder care issues, demand letters and affidavits
- » Wills and estate planning
- » Family law
- » Financial Matters
- » Juvenile Court matters
- » Real Estate matters
- » Traffic matters

If you use a plan attorney, covered legal services are provided with no additional attorney fees.

MONTHLY (12) PREMIUMS

EMPLOYEE + FAMILY	\$18.25
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MONTHLY (10) PREMIUMS

EMPLOYEE + FAMILY	\$21.90
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EMPLOYEE ASSISTANCE PROGRAM (EAP)

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 Program,¹ 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.

Connection to Resources, Support and Guidance

You, your dependents (including children to age 26)² and all household members can contact the program's master's-level counselors 24/7. Reach out through the mobile EAP app or by phone, online, live chat, and email. You can get 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 counseling sessions per issue. Sessions can be done in person, on the phone, by video or text.

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 and other legal documents



Contact EAP

888.293.6948
(TTY Services: 711)
24 hours a day,
seven days a week

healthadvocate.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.

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

WorkLife Services

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

Online Resources

Visit healthadvocate.com/standard3 to explore a wealth of information online, including videos, guides, articles, webinars, resources, self-assessments and calculators.

¹ The EAP service is provided through an arrangement with Health AdvocateSM, which is not affiliated with The Standard. Health AdvocateSM 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.

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

TRAVEL ASSISTANCE

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.¹

You and your spouse are covered with Travel Assistance — and so are kids through age 25 — with your group insurance from Standard Insurance Company (The Standard).²

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:



Visa, weather and currency exchange information, health inoculation recommendations, country-specific details and security and travel advisories



Credit card and passport replacement and missing baggage and emergency cash coordination



Help replacing prescription medication or lost corrective lenses and advancing funds for hospital admission



Emergency evacuation to the nearest adequate medical facility and medically necessary repatriation to the employee's home, including repatriation of remains³



Connection to medical care providers, interpreter services, local attorneys and assistance in coordinating a bail bond



Return travel companion if travel is disrupted due to emergency transportation services or care of minor children if left unattended due to prolonged hospitalization



Assistance with the return of your personal vehicle if your emergency transportation services leave it stranded



Evacuation arrangements in the event of a natural disaster, political unrest and social instability

Contact Travel Assistance

800.872.1414

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

Everywhere else
+1.609.986.1234

Text:
+1.609.334.0807

Email:
medservices@assistamerica.com

Get the App

Get the most out of Travel Assistance with the Assist America Mobile App.

Click one of the links below or scan the QR code to download the app. Enter your reference number and name to set up your account. From there, you can use valuable travel resources including:

- One-touch access to Assist America's Emergency Operations Center
- Worldwide travel alerts
- Mobile ID card
- Embassy locator



Reference Number:
01-AA-STD-5201



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

¹ Travel Assistance is provided through an arrangement with Assist America, Inc. and 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. Assist America, Inc. 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 Spouses and children traveling on business for their employers are not eligible to access these services during those trips.

³ Must be arranged by Assist America, Inc.

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.

SI 14684

Travel Assistance EE
(6/20)

GLOSSARY

Balance Billing – When you are billed by a provider for the difference between the provider's charge and the allowed amount. For example, if the provider's charge is \$100 and the allowed amount is \$60, you may be billed by the provider for the remaining \$40.

Beneficiary – Your beneficiary is the person you designate to receive your Life insurance benefits in the event of your death. You receive the benefit payment for a dependent's death under the The Standard insurance. Your beneficiary is the person you designate to receive your Life insurance benefits in the event of your death. You receive the benefit payment for a dependent's death under the The Standard insurance.

Coinsurance – Your share of the cost of a covered healthcare service, calculated as a percent of the allowed amount for the service, typically after you meet your deductible.

Copay – The fixed amount, as determined by your insurance plan, you pay for healthcare services received.

Deductible – The amount you owe for healthcare services before your health insurance begins to pay its portion. For example, if your deductible is \$1,000, your plan does not pay anything until you've paid \$1,000 for covered services. This deductible may not apply to all services, including preventive care.

Explanation of Benefits (EOB) – A statement from your insurance carrier that explains which services were provided, their cost, what portion of the claim was paid by the plan, and what portion is your liability, in addition to how you can appeal the insurer's decision.

Network – A group of physicians, hospitals and other healthcare providers that have agreed to provide medical services to a health insurance plan's members at discounted costs.

- » **In-Network** – Providers that contract with your insurance company to provide healthcare services at the negotiated carrier discounted premiums.
- » **Out-of-Network** – Providers that are not contracted with your insurance company. If you choose an out-of-network provider, services will not be covered at the in-network negotiated carrier discounted premiums.
- » **Non-Participating** – Providers that have declined entering into a contract with your insurance provider. They may not accept any insurance and you could pay for all costs out of pocket.

Open Enrollment – The period set by the employer during which employees and dependents may enroll for coverage, make changes or decline coverage.

Out-of-Pocket Maximum – The most you pay during a policy period (usually a 12-month period) before your health insurance begins to pay 100% of the allowed amount. This does not include your premium, charges beyond the Reasonable & Customary, or healthcare your plan doesn't cover. Check with your carrier to confirm what applies to the maximum.



IMPORTANT CONTACTS



SOUTHEASTERN HUMAN RESOURCES

900 Lion Lane
Building D
Hammond, LA 70402
985-549-2587
benefits@southeastern.edu

DENTAL AND VISION

Unum
888-400-9304
www.alwaysassist.com
Policy #: 641522

SUPPLEMENTAL HEALTH (ACCIDENT, CRITICAL ILLNESS, HOSPITAL INDEMNITY)

The Standard
800-628-8600
www.standard.com

CANCER AND PERMANENT LIFE

Allstate
800-521-3535
www.allstatebenefits.com/mybenefits

LIFE AND AD&D

The Standard
800-628-8600
www.standard.com
Policy #: 758957

DISABILITY

The Standard
800-378-2395
www.standard.com
Policy #: 758957

EMPLOYEE ASSISTANCE PROGRAM (EAP)

The Standard (WorkLife Services)
888-293-6948
healthadvocate.com/standard3

IDENTITY THEFT PROTECTION

Allstate Identity Theft Protection
800-789-2720
MyPrivacyArmor.com

PREPAID LEGAL

LegalShield
800-654-7757
benefits.legalshield.com/ulsadmin

PLANSOURCE

844-396-5951
<https://benefits.plansource.com>

LION ADVANTAGE

— Supplemental Benefits —

GET MOBILE

Scan these codes to go directly to the supplemental carrier's website for more information about your plan benefits.

Allstate



Standard
FloCode



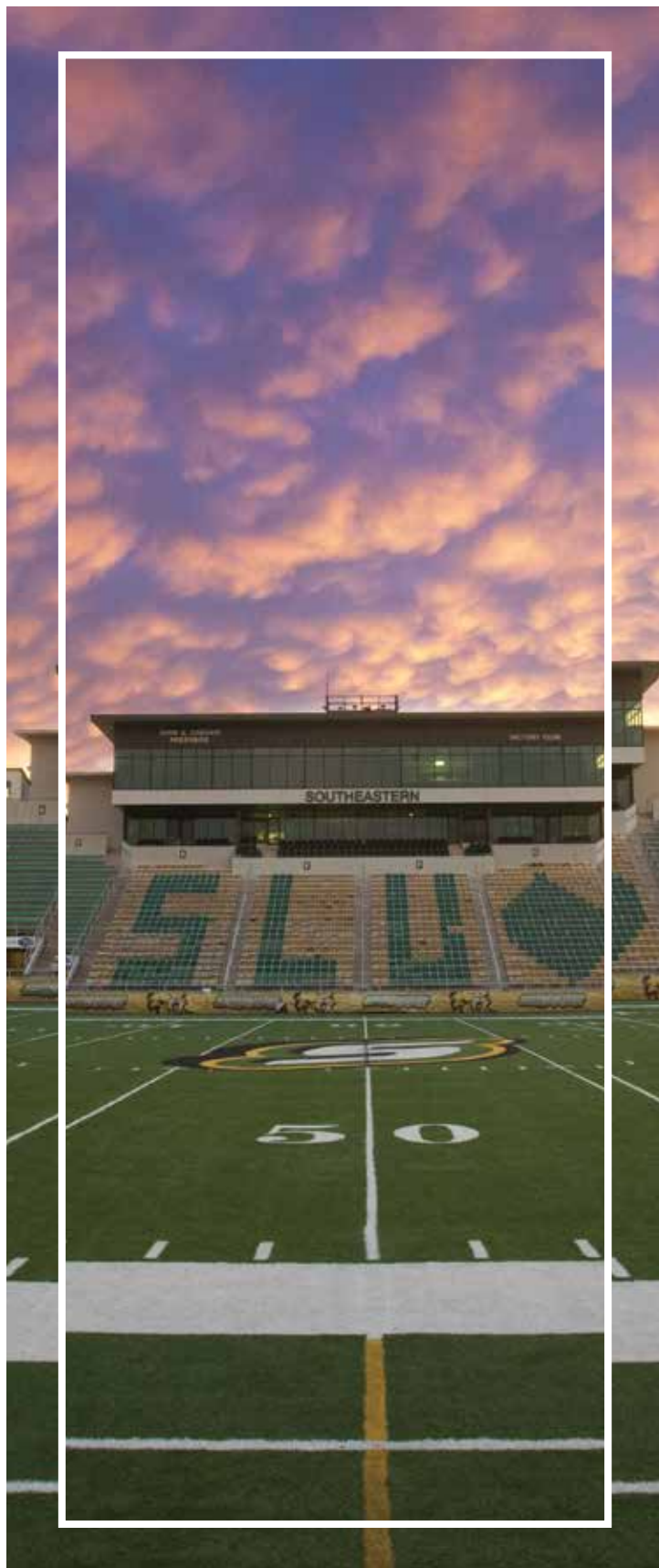
unum®



Standard
File a Claim



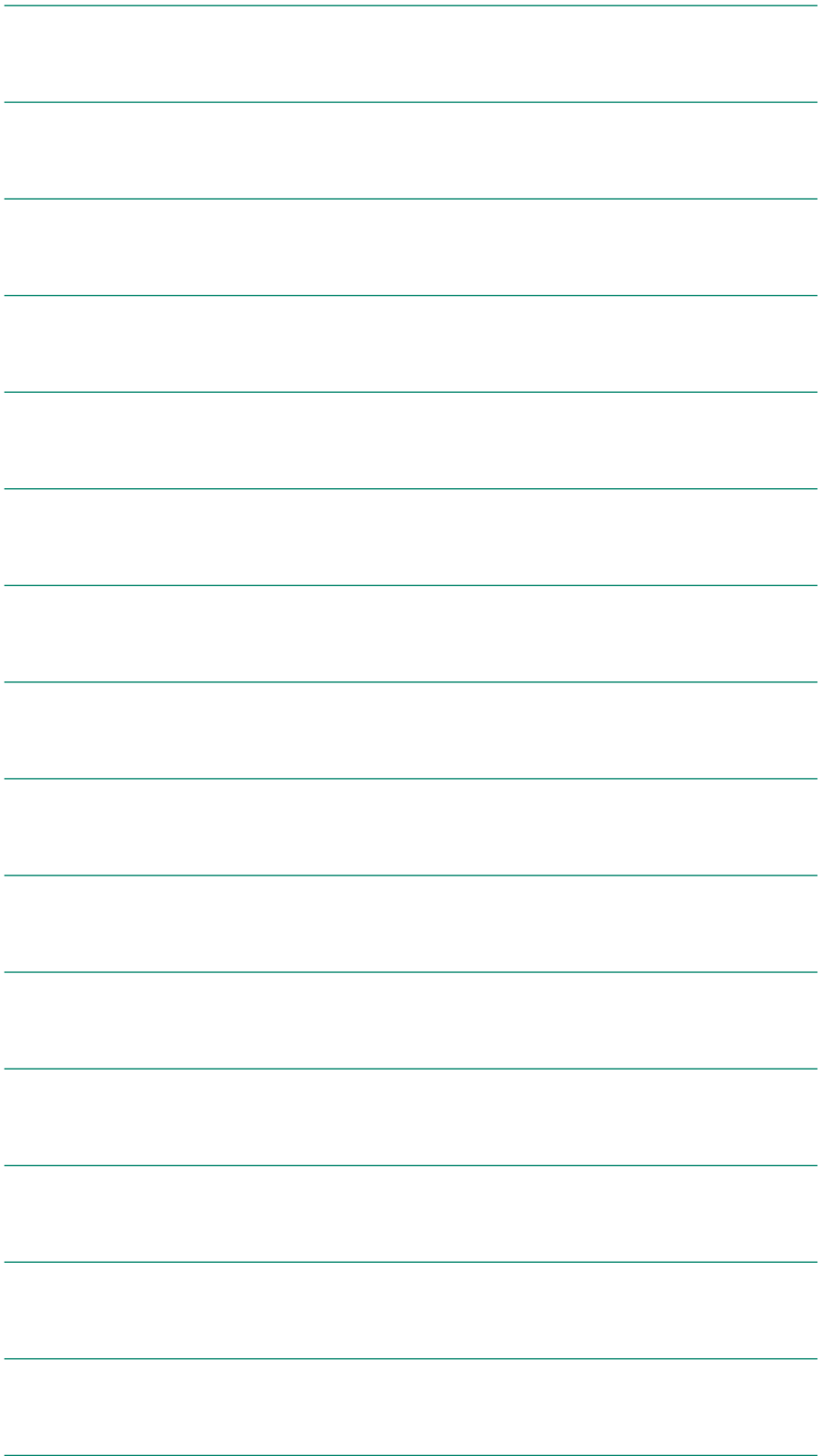
InfoArmor



NOTES

[illegible]

NOTES



NOTES

[illegible]

A photograph of a brick wall with a white concrete top. The wall is covered in a mix of red and tan bricks. Mounted on the wall is a large, white, three-dimensional sign that reads "SOUTHEASTERN LOUISIANA UNIVERSITY" in all caps. The sign is arranged in three lines: "SOUTHEASTERN" on the top line, "LOUISIANA" on the middle line, and "UNIVERSITY" on the bottom line. The letters are bold and serif. In the background, there are trees with green and orange leaves, suggesting an autumn setting. In the foreground, there is a dense, green, low-lying shrub.

SOUTHEASTERN
LOUISIANA
UNIVERSITY