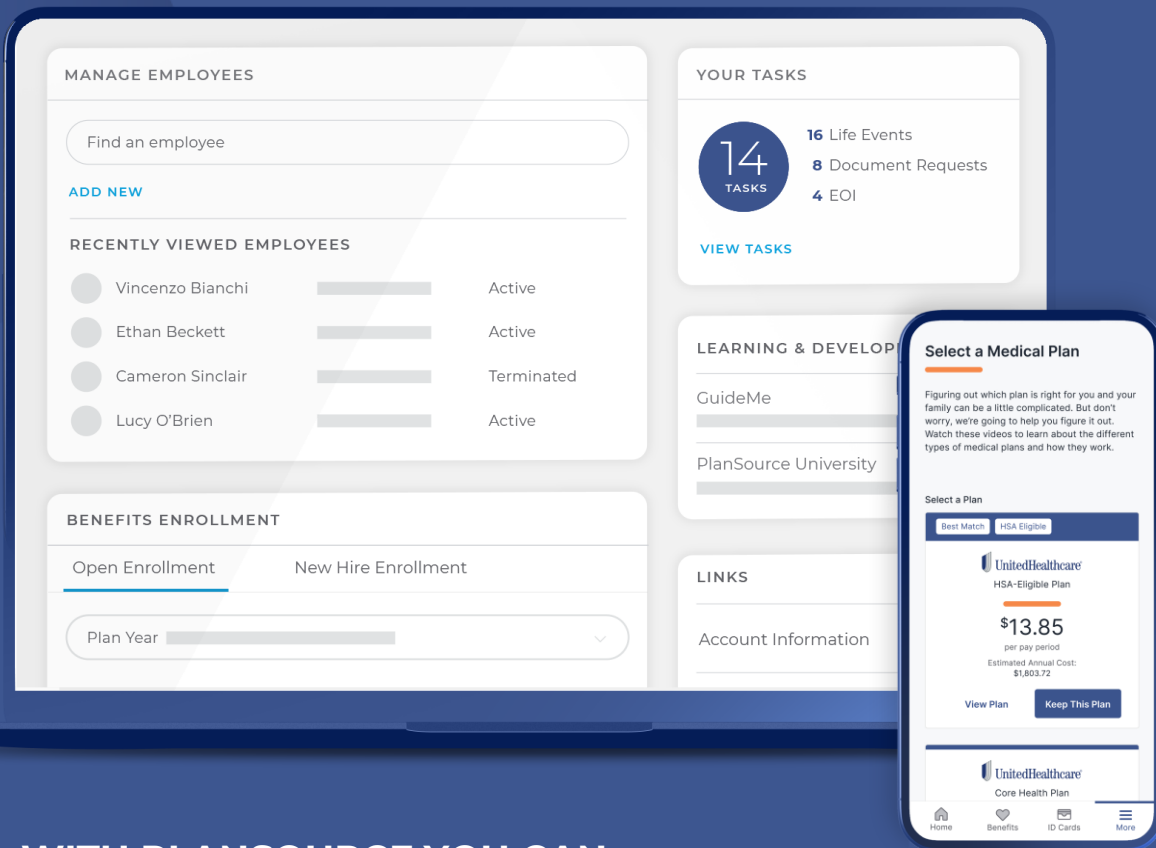


PLANSOURCE

POWERFULLY SIMPLE
BENEFITS MANAGEMENT

Shop, enroll and learn about your benefits with PlanSource via your laptop or mobile device.

Login at <https://benefits.plansource.com/> and click on “Get Started” to begin.



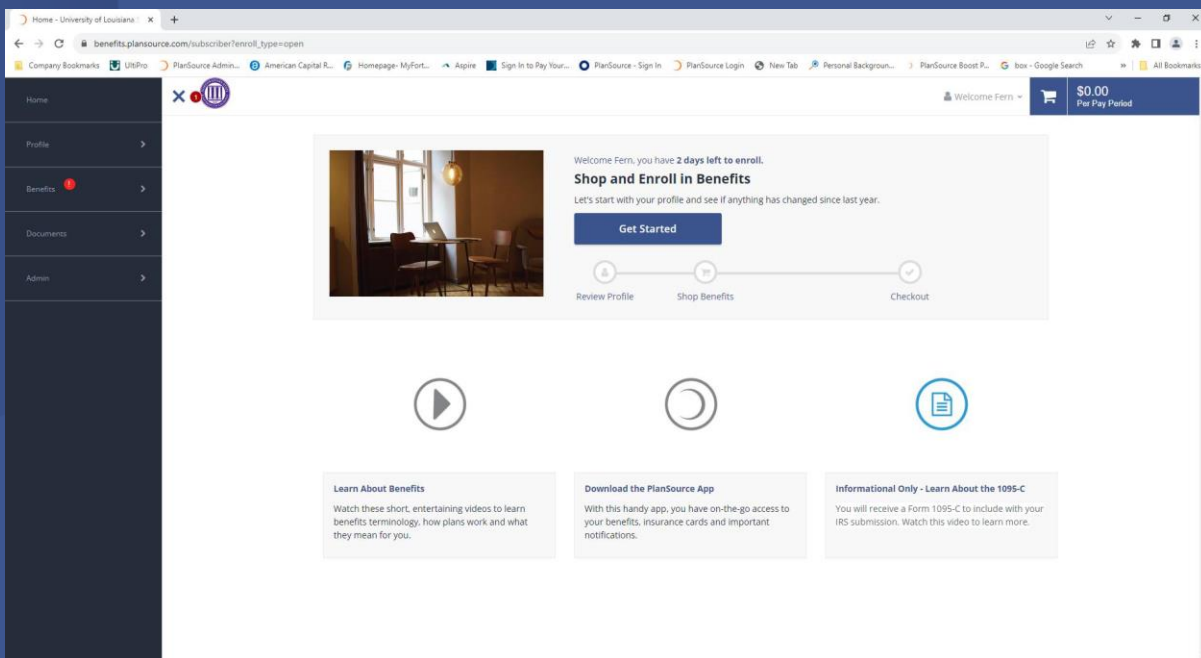
WITH PLANSOURCE YOU CAN:

- Shop, enroll and compare benefits
- Mobile friendly - use any device to enroll in your benefits
- Filter based on cost calculations and see total out of paycheck amount with shopping cart

PLANSOURCE

ENROLLING FOR THE FIRST TIME

The first time you log in, you will be prompted to change your password. Please follow the instructions below.



USERNAME: Your username is the first letter of your first name, followed by your last name, plus your Employee ID (EEID).

For example, Alex Smith-Jackson whose EEID is 123456 will have this username: ASmith-Jackson123456.

PASSWORD: Your password is your birth date in YYYYMMDD format.

For example, if your birth date is January 7, 1968, your password is 19680107.

QUESTIONS? Call the Contact Center (see next page).

PLANSOURCE

EMPLOYEE CONTACT CENTER

Click to Chat or Call PlanSource with questions Monday
Friday 7AM-10PM CENTRAL 844-396-5939 (toll-free)

Los representantes que hablan español están
disponibles



PlanSource Chat

Name

Email

Question

[Start Chat](#)

Provided by Five9

Connect with PlanSource to:

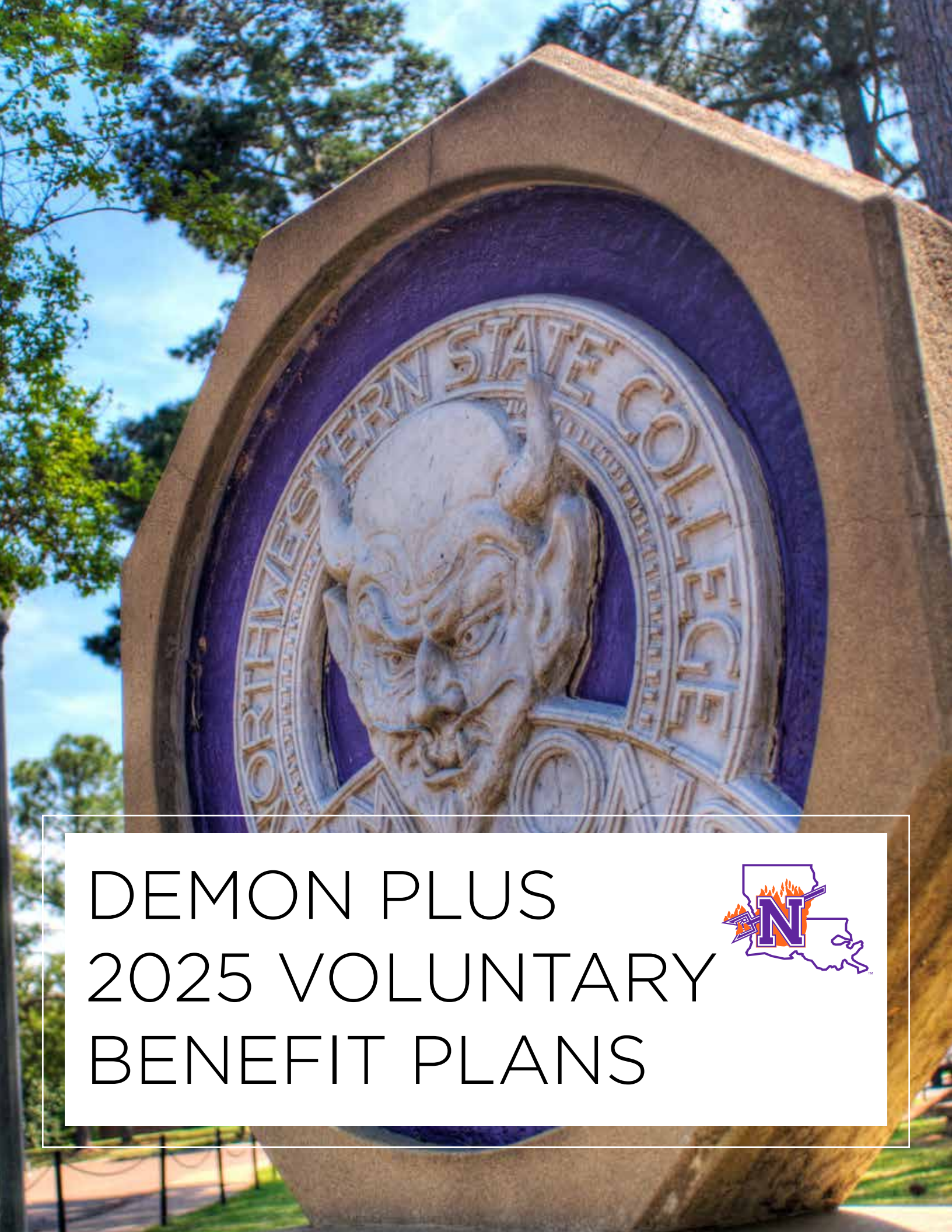
- Verify your information
- Update family members
- Manage life events
- Learn about your benefits
- Shop and enroll in benefits when eligible

2025 BENEFIT HIGHLIGHTS

Northwestern State University is committed to maintaining affordable benefits for our employees. Northwestern State University 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



DEMON PLUS 2025 VOLUNTARY BENEFIT PLANS



TABLE OF CONTENTS

We all work together to make Northwestern State University 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.

4	Eligibility & Enrollment
5	Enroll Now!
6	Preparing For Open Enrollment
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15	Dental Carryover Benefit
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19	Life Insurance Resources
21	Whole Life Insurance
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ELIGIBILITY & ENROLLMENT



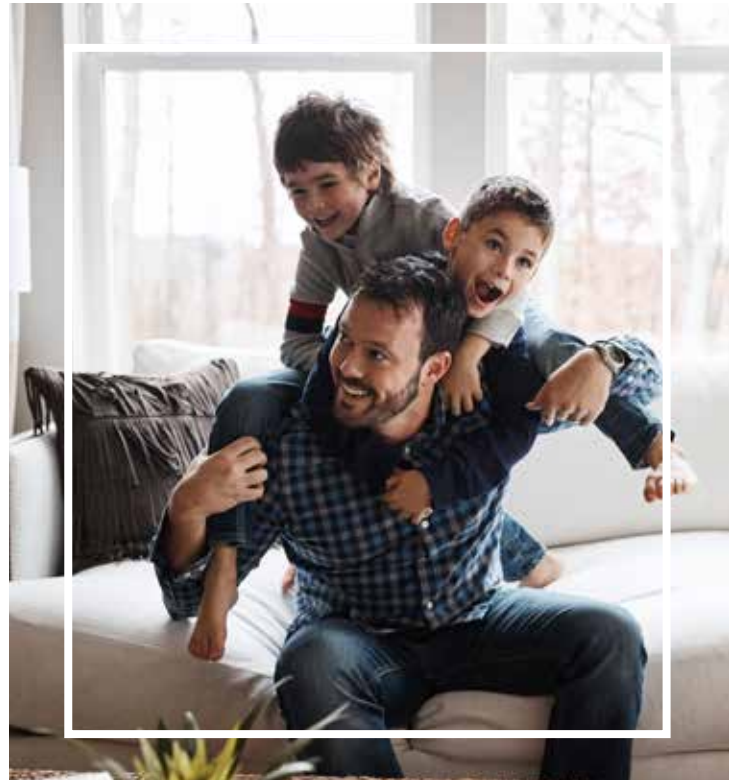
Northwestern State University offers a variety of benefits to support your and your family's needs. Choose options that cover what's important to your unique lifestyle.

Eligibility

If you are a full-time faculty or staff employee of Northwestern State University, you are eligible to participate in the **dental, vision, life and disability plans, and additional benefits.**

When Does Coverage Begin?

The elections you make during annual 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 Demon Plus Voluntary Benefit Plans include:

- » Your legal spouse
- » Children up to age 26 (includes birth children, stepchildren, legally adopted children, 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 is 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 the annual time.

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 Northwestern State University's Benefits Team. Don't miss out on a chance to update your benefits!

PREPARING FOR OPEN ENROLLMENT



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

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, as an eligible employee of Northwestern State University, must 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?

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

PlanSource
844-396-5939

The link below will take you directly to the PlanSource enrollment portal to enroll for 2025 Demon Benefits' supplemental benefits.

<https://benefits.plansource.com>



ACCIDENT COVERAGE



Demon Plus Voluntary Benefit Plans offer 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 rates.



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
BI-WEEKLY CONTRIBUTIONS*		
EMPLOYEE ONLY	\$2.61	\$5.04
EMPLOYEE + SPOUSE	\$4.20	\$8.35
EMPLOYEE + CHILD(REN)	\$4.97	\$9.36
EMPLOYEE + FAMILY	\$7.81	\$14.82
MONTHLY CONTRIBUTIONS		
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

*Note: Based on 24 pay periods

BASE PLAN

PLUS PLAN

BRIEF SUMMARY OF BENEFITS*

	BASE PLAN	PLUS PLAN
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 health care 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



BI-WEEKLY CONTRIBUTIONS*

\$10,000 BENEFIT		
ATTAINED AGE*	EMPLOYEE	SPOUSE
18-24	\$1.05	\$1.05
25-29	\$1.25	\$1.25
30-34	\$1.55	\$1.55
35-39	\$2.10	\$2.10
40-44	\$3.05	\$3.05
45-49	\$4.45	\$4.45
50-54	\$6.55	\$6.55
55-59	\$9.20	\$9.20
60-64	\$13.20	\$13.20
65-69	\$16.65	\$16.65
70+	\$33.03	\$33.03
\$20,000 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
\$30,000 BENEFIT		
ATTAINED AGE*	EMPLOYEE	SPOUSE
18-24	\$3.15	\$3.15
25-29	\$3.75	\$3.75
30-34	\$4.65	\$4.65
35-39	\$6.30	\$6.30
40-44	\$9.15	\$9.15
45-49	\$13.35	\$13.35
50-54	\$19.65	\$19.65
55-59	\$27.60	\$27.60
60-64	\$39.60	\$39.60
65-69	\$49.95	\$49.95
70+	\$99.09	\$99.09

MONTHLY 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

*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.

*Note: Based on 24 pay periods

**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



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

BI-WEEKLY CONTRIBUTIONS*		
EMPLOYEE ONLY	\$3.59	\$6.84
EMPLOYEE + SPOUSE	\$6.17	\$11.65
EMPLOYEE + CHILD(REN)	\$5.18	\$9.81
EMPLOYEE + FAMILY	\$9.13	\$17.36
MONTHLY CONTRIBUTIONS		
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

*Note: Based on 24 pay periods

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 COVERAGE

Coverage provided by Allstate includes 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		
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
BI-WEEKLY CONTRIBUTIONS*		
EMPLOYEE ONLY	\$12.41	\$17.10
EMPLOYEE + SPOUSE	\$19.34	\$26.69
EMPLOYEE + CHILD(REN)	\$17.76	\$24.63
EMPLOYEE + FAMILY	\$21.07	\$29.13
MONTHLY CONTRIBUTIONS		
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

*Note: Based on 24 pay periods



DENTAL INSURANCE



Brushing your teeth and flossing are great, but don't forget to visit the dentist too! Demon Plus Voluntary Benefit Plans offer 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

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



DENTAL INSURANCE

Dental Plan Summary

This chart summarizes the 2025 dental coverage provided by Unum.



MAC PLAN

BASE PLAN

BUY UP PLAN

BI-WEEKLY CONTRIBUTIONS*							
EMPLOYEE ONLY		\$15.71		\$20.72		\$25.42	
EMPLOYEE + SPOUSE		\$32.39		\$40.25		\$50.26	
EMPLOYEE + CHILD(REN)		\$37.98		\$50.49		\$60.84	
EMPLOYEE + FAMILY		\$48.10		\$61.43		\$92.23	
MONTHLY CONTRIBUTIONS							
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	
		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.
*Note: Based on 24 pay periods

DENTAL CARRYOVER BENEFIT



Unum DentalSM carryover benefits Earn extra benefits just by taking care of your teeth!

How it works

Each benefit year a member must have:

- › one cleaning,
- › one regular exam and
- › total dental claims paid during the year below the threshold limit.

If all three criteria above are met, a portion of the annual maximum will carry over to the next year.

Base Plan Annual Maximum	Threshold Limit	Carryover Amount	Carryover Account Maximum	Total Potential Annual Maximum
\$1,000	\$500	\$250	\$1,000	\$2,000

Other specifications

- › Each covered family member receives their own carryover benefit.
- › Group carryover benefit rider must be in effect for one benefit year before any members can utilize carryover benefits.
- › A member must be on the plan for a minimum of four months before accruing carryover benefits.
- › Carryover benefit cannot be used towards orthodontia.
- › A member's carryover account will be eliminated and the accrued carryover benefits lost if the insured has a break in coverage for any length of time or any reason.

\$1,000 carryover example

In the first qualifying year, the member has one cleaning, one exam and incurs \$300 in paid claims.

Member earns a \$250 carryover benefit that is applied to the next year's annual maximum.

Benefit in year two

Annual Maximum		Carryover Amount		Total Annual Maximum with Carryover
\$1,000	+	\$250	=	\$1,250

Member gets one cleaning, one regular exam and incurs \$300 in paid claims.

Member earns a \$250 carryover benefit that is applied to the next year's annual maximum.

Benefit in year three

Annual Maximum		Carryover Amount		Total Annual Maximum with Carryover
\$1,000	+	\$500	=	\$1,500

Member gets one cleaning, one regular exam and incurs \$1,300 in paid claims.

Member does not earn the carryover benefit in year three, but is able to utilize the carryover benefits earned in previous years to help pay the \$1,300 in claims.

Because the entire \$500 would not be utilized by the \$1,300 claim, \$200 will carry over to the next year.

Benefit in year four

Annual Maximum		Carryover Amount		Total Annual Maximum
\$1,000	+	\$200	=	\$1,200

Member has \$1,200 available to use in this year because of the \$1,000 regular annual maximum plus \$200 in remaining carryover benefit.

VISION INSURANCE



Don't wear glasses? Even you shouldn't skip an annual eye exam! Demon Plus Voluntary Benefit Plans provide you and your family access to quality vision care with a comprehensive vision benefit through Unum.



Vision Premiums

Premium contributions 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	
BI-WEEKLY CONTRIBUTIONS				
EMPLOYEE ONLY	\$2.60		\$4.25	
EMPLOYEE + SPOUSE	\$5.21		\$7.47	
EMPLOYEE + CHILD(REN)	\$5.73		\$7.88	
EMPLOYEE + FAMILY	\$8.76		\$10.99	
MONTHLY CONTRIBUTIONS				
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	
	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 (Discount on amount over allowance)	\$130 retail allowance Costco frame allowance: \$80	Up to \$50	\$180 retail allowance Costco frame allowance: \$95	Up to \$50
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.

VOLUNTARY LIFE AND AD&D INSURANCE



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. Premiums are paid through payroll deductions.

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, age 69, enrolled with \$100,000 of Life and AD&D insurance. Larry turns 70 years old. Life and AD&D coverage amount will reduce to \$65,000 January 1st of the next year following his 70th birthday.
- » 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



VOLUNTARY LIFE/AD&D INSURANCE			
AGE (AS OF JANUARY 1, 2025)	EMPLOYEE	AGE (AS OF JANUARY 1, 2025)	SPOUSE
RATES/\$1,000 (BI-WEEKLY)*			
<24	\$0.023	<24	\$0.023
25-29	\$0.023	25-29	\$0.023
30-34	\$0.023	30-34	\$0.023
35-39	\$0.033	35-39	\$0.033
40-44	\$0.049	40-44	\$0.049
45-49	\$0.075	45-49	\$0.075
50-54	\$0.114	50-54	\$0.114
55-59	\$0.177	55-59	\$0.177
60-64	\$0.222	60-64	\$0.222
65-69	\$0.328	65-69	\$0.328
70-74	\$0.579	70-74	\$0.579
75-79	\$0.984	75-79	\$0.984
80+	\$0.984	80+	\$0.984
RATES/\$1,000 (MONTHLY)			
<24	\$0.046	<24	\$0.046
25-29	\$0.046	25-29	\$0.046
30-34	\$0.046	30-34	\$0.046
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

*Note: Based on 24 pay periods

VOLUNTARY CHILD(REN) LIFE AND AD&D	
FLAT \$10,000 BENEFIT PER CHILD	
Bi-Weekly	\$0.08
Monthly	\$0.15

TO CALCULATE HOW MUCH YOUR VOLUNTARY LIFE COVERAGE WILL COST:

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

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

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Life Services EE
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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 health care 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 rates 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 the company.
- » 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.



INCOME PROTECTION



Maintaining your quality of life counts on your income. Demon Plus Voluntary Benefit Plans offer 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
MONTHLY RATE PER \$10 WEEKLY BENEFIT	\$0.468	\$0.351	\$0.216
BI-WEEKLY RATE PER \$10 WEEKLY BENEFIT	\$0.234	\$0.176	\$0.108

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

VOLUNTARY LTD BI-WEEKLY CONTRIBUTIONS*

RATE PER \$100 OF BI-WEEKLY COVERED PAYROLL

AGE RANGE	BUYUP PLAN	BASE PLAN
0-24	\$0.041	\$0.027
25-29	\$0.068	\$0.044
30-34	\$0.126	\$0.084
35-39	\$0.129	\$0.090
40-44	\$0.184	\$0.119
45-49	\$0.259	\$0.171
50-54	\$0.353	\$0.232
55-59	\$0.405	\$0.262
60-64	\$0.443	\$0.283
65-69	\$0.443	\$0.283
70+	\$0.443	\$0.283

VOLUNTARY LTD MONTHLY CONTRIBUTIONS

RATE PER \$100 OF MONTHLY COVERED PAYROLL

AGE RANGE	BUYUP PLAN	BASE PLAN
0-24	\$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

*Note: Based on 24 pay periods

IDENTITY THEFT PROTECTION



Northwestern State University cares about you and wants you to succeed in all aspects of life, so we offer a variety of additional benefits to help make your day-to-day easier.



Access to identity theft protection is available 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, who 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.



IDENTITY THEFT PROTECTION



PRIVACYARMOR	PRIVACYARMOR PLUS
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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 CONTRIBUTIONS		
EMPLOYEE ONLY	\$7.95	\$9.95
EMPLOYEE + FAMILY	\$13.95	\$17.95
BI-WEEKLY CONTRIBUTIONS		
EMPLOYEE ONLY	\$3.98	\$4.98
EMPLOYEE + FAMILY	\$6.98	\$8.98

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.

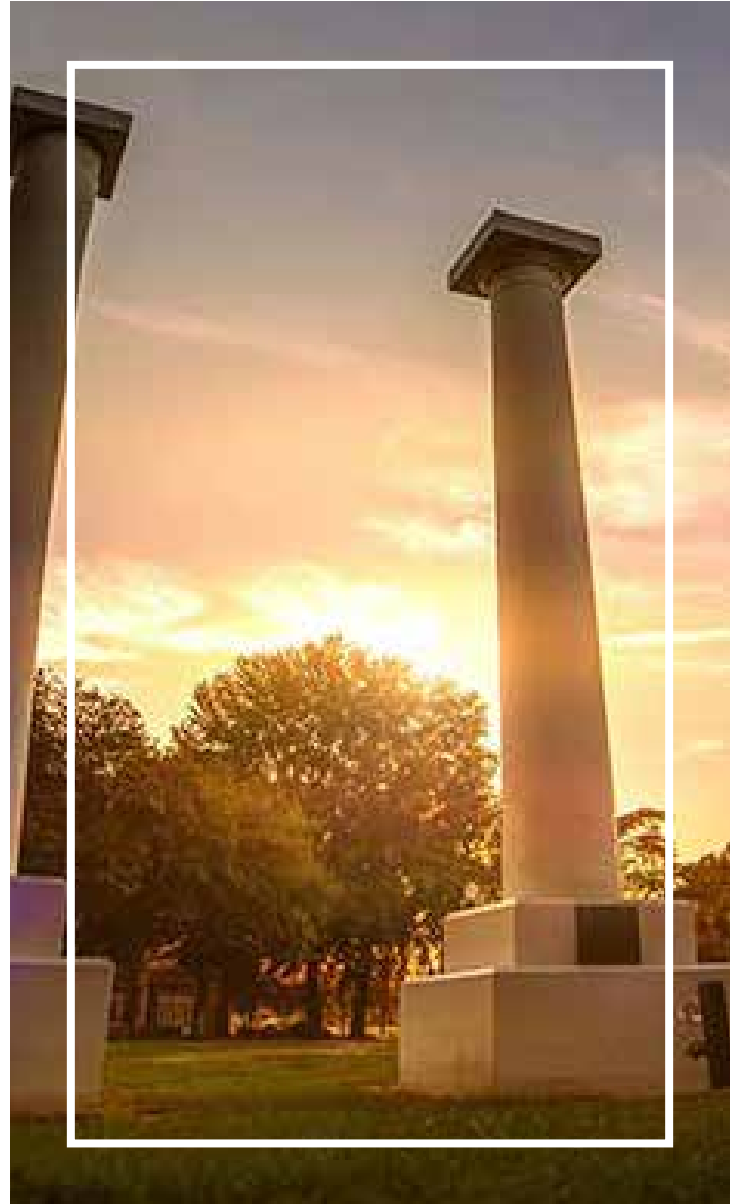
Plan Attorneys can help you with:

- » 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.

	BI-WEEKLY*	MONTHLY
CONTRIBUTIONS		
EMPLOYEE + FAMILY	\$9.13	\$18.25

*Note: Based on 24 pay periods



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

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PERSONAL HEALTH ADVOCATE



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.



Help is Only a Phone Call Away

Fortunately, you don't have to take on the healthcare system by yourself. While you're out on a short term disability claim, you can connect with a Personal Health Advocate who'll help you navigate the complexities of the healthcare system. Simply take advantage of Health Advocacy Select, a service that's included with your group Short Term Disability insurance coverage through Standard Insurance Company (The Standard).

An Expert by Your Side

At no additional cost, you can contact *Health Advocate*^{TM1} and be assigned a Personal Health Advocate, typically a registered nurse, 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.

Your Personal Health Advocate can assist you in quickly and efficiently working through healthcare management issues.

Some ways they can help you are:

- **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 available Monday - Friday, 8 a.m. - 11 p.m., Eastern at:

844.450.5543

Standard Insurance Company
1100 SW Sixth Avenue
Portland, OR 97204

standard.com

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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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



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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.

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.

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.

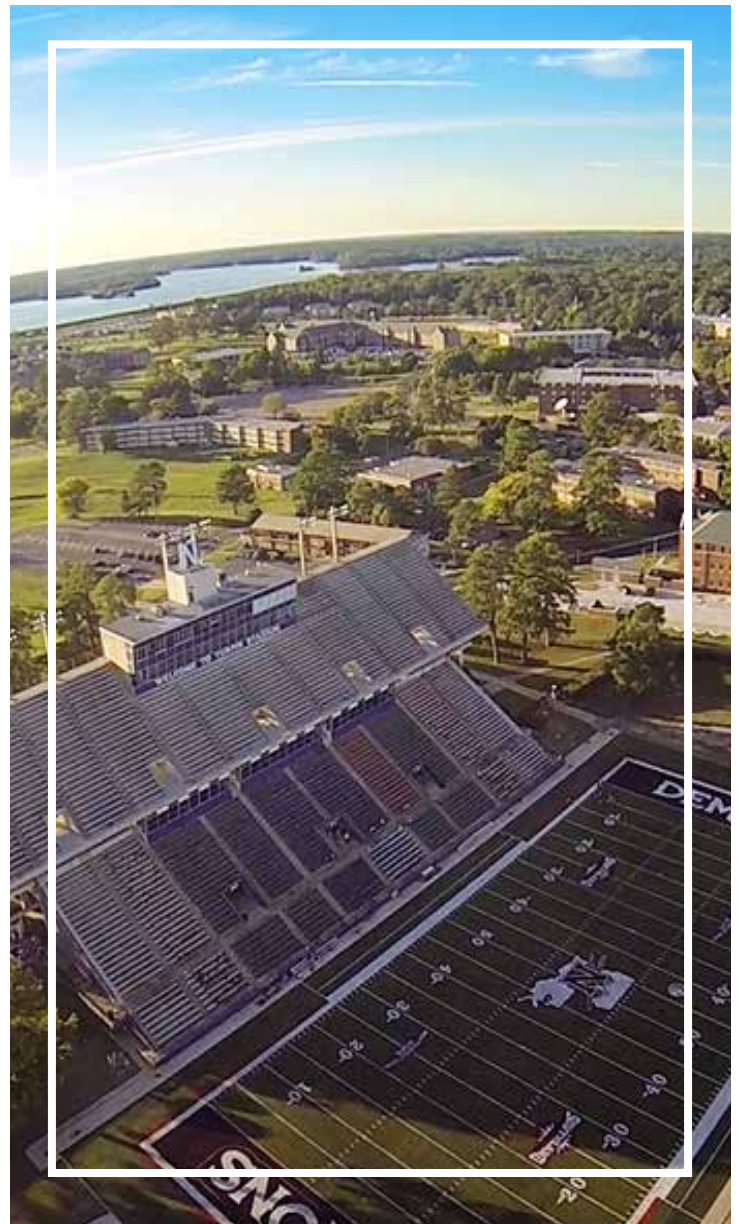
Explanation of Benefits (EOB) – A statement from your insurance carrier that explains which services were provided, their cost, what portion of the claim was paid by the plan, and what portion is your liability, in addition to how you can appeal the insurer’s decision.

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 rates.
- » **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 rates.
- » **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



PLANSOURCE

844-396-5939

<https://benefits.plansource.com>

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

DENTAL

Unum

888-400-9304

www.alwaysassist.com

Policy #: 641518

VISION

Unum

888-400-9304

www.alwaysassist.com

Policy #: 641518

LIFE AND AD&D

The Standard

800-628-8600

www.standard.com

Policy #: 758953

DISABILITY

The Standard

800-378-2395

www.standard.com

Policy #: 758953

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

NORTHWESTERN STATE UNIVERSITY HUMAN RESOURCES

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Natchitoches, LA 71497

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Anitrecia Raymond: 318-357-5325

Antigone Speed: 318-357-6266

Christopher Jennings: 318-357-4661

Tina Knueppel: 318-357-4052

GET MOBILE

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

Allstate



Standard
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