

Benefits Available to Citygate Network From The Standard



Eligibility

Definition of a Member	You are a member if you are an active employee regularly working at least 30 hours each week. You are not a member if you are a temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.
Eligibility Waiting Period	If you are already a member on the date the group policy is effective, you are eligible on that date. If you become a member after the group policy effective date, you are eligible on the first of the month that follows 30 consecutive days as a member.

Group Basic Life and Accidental Death and Dismemberment Insurance

Group Basic Life insurance from The Standard helps provide financial protection by promising to pay a benefit in the event of an eligible member's covered death. Basic Accidental Death and Dismemberment (AD&D) insurance may provide an additional amount in the event of a covered death or dismemberment as a result of an accident. The cost of this insurance is paid by the employer.

For a covered accidental loss of life, the Basic AD&D coverage amount is equal to the Basic Life coverage amount. For other covered losses, a percentage of this benefit will be payable. Basic Life and AD&D insurance coverage amounts reduce to 50% at age 70.

There are four plan options available:

	Coverage Amount
Plan 1	Flat \$10,000
Plan 2	Flat \$25,000
Plan 3	Flat \$50,000
Plan 4	1 X Annual Earnings (maximum = \$100,000)

Other Basic Life Features and Services

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

Other Basic AD&D Features

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

This is only a brief description of the coverage options available. The controlling provisions will be in the group policy issued by The Standard. 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.

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Voluntary Life and Accidental Death and Dismemberment Insurance

Would the amount of your Basic Life coverage be enough to help your family meet daily expenses, maintain their standard of living, pay off debt and fund your children's education? If not, you may want to apply for additional coverage. You can also cover your eligible spouse and children (up to age 26). The cost of this insurance is paid by the employee.

For a covered accidental loss of life, the Voluntary AD&D coverage amount for an employee or spouse is equal to the insured person's Voluntary Life coverage amount. For other covered losses, a percentage of this benefit will be payable. Voluntary Life and AD&D insurance coverage amounts reduce to 50% at age 70.

Coverage Amount	For you:	\$10,000 – \$250,000 in increments of \$10,000
Basic and Additional Life amounts cannot exceed a maximum of 5 times your annual earnings. Spouse coverage and coverage for your child(ren) each cannot exceed 100% of your Additional Life coverage.	For your spouse:	\$5,000 – \$50,000 in increments of \$5,000
	For your child(ren):	\$5,000 or \$10,000

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Group Short Term Disability Insurance

A disability can quickly drain a family's savings and jeopardize their long-term financial security. Group Short Term Disability insurance from The Standard helps provide financial protection for insured members by promising to pay a weekly benefit in the event of a covered disability. The cost of this insurance is paid by the employer and added to the employee's gross monthly income. If premium payments are made with "after-tax" dollars, benefits are federally tax-free under current federal tax law.

There are two plan options available, each with a different maximum benefit period.

	Plan 1	Plan 2
Weekly Benefit	50% of the first \$4,000 of insured predisability earnings as of the date of disability, reduced by deductible income	
Maximum Weekly Benefit	\$2,000	
Minimum Weekly Benefit	\$15	
Benefit Waiting Period	14 days (accident or illness)	
Maximum Benefit Period	90 days	180 days

For the benefit waiting period and while Short Term Disability benefits are payable, a person is considered disabled if they:

Definition of Disability

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

Employees are not considered disabled merely because their right to perform their own occupation is restricted, including a restriction or loss of license. Once the employee's earnings from any occupation meet or exceed 80% of their predisability earnings, they will no longer be considered disabled.

Other Group Short Term Disability Features and Services

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

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Group Long Term Disability Insurance

Group Long Term Disability insurance from The Standard promises to pay a monthly benefit in the event of a covered disability. The cost of this insurance is paid by the employer and added to the employee's gross monthly income. If premium payments are made with "after-tax" dollars, benefits are federally tax-free under current federal tax law.

There are two plan options available, each with a different maximum benefit period.

	Plan 1	Plan 2
Weekly Benefit	50% of the first \$10,000 of insured predisability earnings as of the date of disability, reduced by deductible income	
Maximum Monthly Benefit	\$5,000	
Minimum Monthly Benefit	\$100	
Benefit Waiting Period	90 days	180 days
Maximum Benefit Period	To Social Security Normal Retirement Age	

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

- Are unable to perform with reasonable continuity the material duties of their own occupation and
- Suffer a loss of at least 20% of their predisability earnings when working in their own occupation

Definition of Disability

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

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

Maximum Benefit Period

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

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

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Other Group Long Term Disability Features and Services

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

Accident Insurance

Nobody plans to have an accident, and most people don't budget for one, either. Accident insurance helps cover out-of-pocket expenses medical insurance won't cover.

Examples of Accident insurance covered benefits include, but are not limited to:

- Eye injury
- Laceration
- Skin graft
- Bone fracture
- Dislocation
- Exploratory or Repair Surgery
- Critical Care Unit Admission/Confinement
- Hearing Devices
- Therapy Services
- Lodging
- Transportation
- Seatbelt Benefit
- Airbag Benefit
- Helmet Benefit
- Repatriation Benefit

Other Accident Features and Services

- Health Maintenance Screening Benefit (once per calendar year): \$50
- Automobile Accident Benefit: \$500
- Youth Organized Sports Benefit: Additional 25% of total benefit payable

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Balanced Care Vision Choice I

Plan Summary	VSP Choice Network + Affiliates	Out of Network
Deductibles	\$10 exam \$25 eye glass lenses or frames*	\$10 exam \$25 eye glass lenses or frames
Annual Eye Exam	covered in full	up to \$45
Lenses (per pair)		
Single vision	Covered in full	Up to \$30
Bifocal	Covered in full	Up to \$50
Trifocal	Covered in full	Up to \$65
Lenticular	Covered in full	Up to \$100
Progressive	See "Lens Options" table below	N/A
Contacts		
Fit & Follow Up Exams	Participant cost up to \$60	No benefit
Elective	Up to \$130	Up to \$105
Medically Necessary	Covered in full	Up to \$210
Frames	\$130**	Up to \$70
Frequency (in months) Exam/Lens/Frame	12/12/24 Based on date of service	12/12/24 Based on date of service

*Deductible applies to a complete pair of glasses or to frames, whichever is selected.**The Costco allowances will be the wholesale equivalent.

Lens Options (participant cost)*	VSP Choice Network + Affiliates (other than Costco)	Out of Network
Progressive Lenses	Up to provider's contracted fee for lined bifocal lenses. The patient is responsible for the difference between base lens and progressive lens charge.	Up to lined bifocal allowance
Standard Polycarbonate	Covered in full for dependent children; \$33 for adults	No benefit
Solid Plastic Dye	\$15 (except Pin I & II)	No benefit
Plastic Gradient Dye	\$17	No benefit
Photochromatic Lenses (glass and plastic)	\$31-\$82	No benefit
Scratch Resistant Coating	\$17-\$33	No benefit
Anti-Reflective Coating	\$43-\$85	No benefit
Ultraviolet Coating	\$16	No benefit

*Lens Option participant costs vary by prescription, option chosen and retail locations.

Additional Balanced Care Vision Choice I Choice Network Features

- Contact Lenses Elective – Applies when contacts are chosen in lieu of glasses
- Additional Glasses – 20% off additional complete pairs of prescription glasses or sunglasses
- Frame Discount – 20% off any amount above the retail allowance
- Laser Vision Care – Discounted LASIK and PRK if coordinated through a VSP provider
- Low Vision – With prior authorization, 75% of approved amount (up to \$1,000) is covered every two years

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