



TheStandard®
Positively different.

Benefit and Cost Summary Proposal

An Employee Benefits Proposal for:

Association of Consulting Foresters

Presented By:

Matson Insurance Agency

Standard Insurance Company

A Positively Different Way of Doing Business

Over the course of a century, Standard Insurance Company has earned a reputation for personal service, financial strength, and the quality of its insurance products. From the home office to the local office, we're dedicated to helping you find productive solutions and explore ways to address your changing needs.

Simple — making it easy for you

Whether you have two eligible employees or thousands, we put all our strengths to work to help you create a cost-effective benefits package — for you and for them.

Find the benefits you want and need. We offer understandable, comprehensive products configured to meet your needs. You'll find a full range of disability, life and dental insurance, retirement plans, and individual and voluntary insurance products.

No financial surprises. Comprehensive contract pricing. We strive to offer the best value, going beyond the formulas, using a long-term pricing philosophy.

Dedicated contacts. No outsourced call centers. Our experienced employees deliver strong, empathetic and personalized service. You'll have expert claim handling, accurate, fair and prompt payments, and a clear, accessible appeals process.

Account support tailored for you. Enjoy customized administration, implementation and enrollment services. Benefit from insightful reporting, industry benchmarking and program recommendations.

Local — supporting you where you do business

We have over 40 offices across the nation to serve our customers. Our representatives are committed to their communities and have an insider's understanding of local needs.

Dependable — a track record you can trust

- **100 years** of history and **five decades** of employee benefits experience
- More than **29,000** group insurance policies in force, covering over **7 million** employees; over **\$1.7 billion** in force premium*
- Recognized as one of the **top 4** companies in the nation for in force group Long Term Disability and Short Term Disability insurance**
- Close to **90%** of our business is employee benefits, letting us focus on what our customers really need
- Our **first group insurance customer** is still with us — after 55 years

* Figures are as of 12/31/05 and are based on internal data developed by Standard Insurance Company and apply to the Employee Benefits Division; reinsurance assumed is excluded. Certain statistics are unaudited.

** 2005 U.S. Group Disability Market Survey, JHA

Basic Life and AD&D Plan 1

Covered Members

An active sole proprietor member of the Association working 30 hours per week

Plan

Benefit Formula	Increments of \$10,000 to a maximum of \$500,000 with a minimum of \$10,000
Age Based Benefit Reduction	To 65% at age 65; To 50% at age 70; To 35% at age 75
Guarantee Issue	\$100,000
Employer Contribution	0%

Features

- Waiver of Premium is included. Eligibility to age 60; ends at age 65.

Plan Notes

- Includes Child Care, Higher Education and Career Adjustments Benefits.
- A Repatriation Benefit is included. This benefit provides an additional benefit to help pay for the expenses incurred by the transport of an insured employee's body when the employee dies more than 200 miles from home.
- AD&D includes a Drug and Alcohol exclusion.
- A Seat Belt and an Air Bag benefit are included.
- An Accelerated Benefit up to 75% of Life and Supplemental Insurance is included.
- MEDEX® Travel Assist is included, offering plan participants access to appropriate medical care and other emergency services when traveling at least 100 miles from home or internationally. MEDEX Travel Assist offers a full range of professional 24-hour medical, legal and travel assistance services.
- AdminEASE service is included, offering online resources for day-to-day administration of employee benefit plans.
- Portability of Insurance is included.
- Proof of good health is required for employees who are eligible under the current plan but are not enrolled.
- Proof of good health is required for employees who enroll more than 31 days after eligibility.
- E-Contract Documents service is included, offering online efficiency and convenience in contract document delivery.

Conditions

- Proof of good health is required for persons (or units) joining the Association more than 31 days after eligibility.
- Until coverage has been in force for 2 years, death which results from suicide or other intentional self-inflicted injury is not covered (in force for 1 year in CO, not available in WA.)
- Assumes census includes participants only.
- The rates assume billing is centralized.
- Proposal assumes coverage is not currently in force.

Dependent Life Plan 1

Covered Members

An active sole proprietor member of the Association working 30 hours per week

Plan

Child Benefit Formula: Under 6 months	\$5,000
Child Benefit Formula: 6 months or more	\$5,000

Plan Notes

- Insurance continues without premium for 5 months after the death of the insured employee.
- Portability of Insurance is included.
- The Right to Convert is included.
- Dependents coverage includes unmarried child(ren) from live birth through age 20, or through age 24 if the child is a full-time registered student.

Conditions

- Dependents Life may only be purchased with Basic Life.

Spouse Life Plan 1

Covered Members

An active sole proprietor member of the Association working 30 hours per week

Plan

Benefit Formula	Increments of \$5,000 to a maximum of \$250,000 with a minimum of \$5,000
Age Based Benefit Reduction	To 65% at age 65; To 50% at age 70; To 35% at age 75
Guarantee Issue	\$30,000
Employer Contribution	0%

Plan Notes

- Proof of good health is required for spouses enrolling more than 31 days after eligibility
- Proof of good health is required for spouses who are eligible but not enrolled under the current plan.

Conditions

- Proof of good health is required for persons (or units) joining the Association more than 31 days after eligibility.
- Dependents Life for Spouses may be purchased only with Additional Life.

LTD Plan 1

Covered Members

A regular sole proprietor member of the Association working 30 hours per week

Plan

LTD Income Benefit	60%
Insured Predisability Earnings	\$8,333
Maximum Monthly Benefit	\$5,000
Minimum Monthly Benefit	\$100
Benefit Waiting Period	90 Days
Maximum Benefit Period	To age 65
Own Occupation Period	24 Months
Guarantee Issue (benefit)	Full Benefit
Employer Contribution	0%

Features

- The Standard pays the employer's matching FICA and Medicare and prepares W-2s.
- Proof of good health is required for employees who enroll more than 31 days after eligibility.
- Partial Disability is always covered.
- The Standard consolidates the filing and management of LTD and Life Waiver Of Premium claims.
- A Survivors' Benefit is included that pays a lump sum equal to 3 times the non-integrated LTD benefit.
- Profit sharing, thrift or savings plans, 401(k), 403(b), 408(k), 408(p), 457 plans, IRAs, TSAs, stock ownership, Keogh, or deferred compensation plans do not offset LTD benefits.
- Proof of good health is required for employees who are eligible under the current plan but are not enrolled.
- Primary and Dependents Social Security benefits are offset as Deductible Income.
- The plan includes a 24 month lifetime combined duration for Mental Disorder, Substance Abuse, Other Limited Conditions including musculoskeletal/connective tissue disorders.
- The plan includes a 3/12 Preexisting Condition Exclusion.
- Sick leave pay is not offset as Deductible Income unless the LTD benefit plus the sick leave pay exceed 100% of Indexed Predisability Earnings. Only the excess will be used to offset benefits.

Enhancements

- A Rehabilitation Plan Benefit is included that, subject to The Standard's prior approval, will pay for some or all of the expenses incurred by a disabled employee in connection with approved training and education, family care, and job-related and job search expenses.
- AdminEASE service is included, offering online resources for day-to-day administration of employee benefit plans.
- A Reasonable Accommodation Expense Benefit is included. This benefit reimburses employers up to \$25,000 for approved modifications made to a disabled employee's work place that result in a return to work.
- An Employee Assistance Program (EAP) is included. EAP services offered through Horizon Health EAP Services include WorkLife services, legal and financial counseling and up to three face-to-face assessment and counseling sessions.
- E-Contract Documents service is included, offering online efficiency and convenience in contract document delivery.