



Welcome to your employee benefits.

Enroll in coverage now to help protect
yourself and your loved ones in the future.

The California State University
Your Critical Illness Insurance Benefit Guide

Standard Insurance Company



Act Now to Help Protect What Matters Most



The life you're building for yourself and your family is precious. Every financial decision, every first step, every milestone — these are the things that matter. Think of insurance as a financial safety net that can help protect you when life doesn't go as planned. Enrolling in coverage now is a small thing you can do to help make sure you and your loved ones keep moving forward.

In this guide, you'll find details about your group insurance options from Standard Insurance Company (The Standard) and the forms you need to start the application process. You are eligible for this coverage if you are age 64 or younger. For additional eligibility requirements, please see information on page 8.



Protection from the Unexpected

Even with medical insurance, a serious illness or accident – or even a routine stay in the hospital – can be a drain on your finances. This insurance will pay a benefit to help you pay the bills. Use the payment however you like to cover out-of-pocket medical costs and other living expenses.

Critical Illness insurance helps you manage expenses during a serious illness, such as a heart attack, stroke or cancer. Use the benefit, paid to you in a lump sum, for deductibles, copays, rent or groceries as you or a family member recovers.

Benefits You Can Apply for Now:

- Critical Illness insurance



Group Critical Illness Insurance

Plan for the Costs of a Serious Illness So You Can Focus on Getting Well.

1 You get a critical illness diagnosis

Your health insurance covers many of your treatment costs, but you still have a lot of expenses that your finances aren't ready for.

2 The Standard is there for you

The Standard helps shield your finances by paying benefits directly to you. And you get to decide how you spend that money.

3 Focus on getting better

With The Standard helping cover your out-of-pocket or everyday expenses, you get to concentrate on what's most important to you, getting better.

Here's what it does:

- **Pays you directly**, so you can choose how to spend the money
- **Goes with you** if you leave your employer
- **Provides coverage** without answering any medical questions
- **Covers children** at a 50% of your benefit amount at no additional cost
- Gives you the option to **cover your spouse**

This coverage from Standard Insurance Company (The Standard) helps fill the gap caused by out-of-pocket costs, creating a financial safety net for you and your family.

Here's how it works:

Cancer: Shayna beat cancer, but faced many costs she didn't expect. There were her medical plan's copays for doctor visits and what she owed for chemotherapy after meeting her deductible. She also bought hair prosthetics, paid for travel to specialists, and had alternative treatments. The benefits from Shayna's Critical Illness insurance helped cover the expenses. And, her plan also gave her access to Health Advocate™. Through this service, Shayna received the support of a personal guide who helped her make sense of her diagnosis and treatment options.

You choose your coverage amount. Here's an example of what each benefit could cover:

Example Of Out-Of-Pocket Expenses

Medical plan	\$1,400
Lost wages	\$5,000
Alternate treatments and diets not covered by medical plan	\$4,500
Total Out-Of-Pocket Expenses	\$10,900

Example Of Benefits

Critical Illness Benefit Option	\$5,000	\$10,000	\$20,000
Total Out-Of-Pocket Expenses	\$10,900	\$10,900	\$10,900
Remaining Out-Of-Pocket Expenses	\$5,900	\$900	\$0
Remaining Benefit For Other Expenses	\$0	\$0	\$9,100

These are the benefit options you may elect:

Coverage for...	Coverage Amount...
You	\$5,000-\$50,000 in increments of \$5,000
Your spouse	\$5,000-\$30,000 in increments of \$5,000, as long as it's not more than your coverage amount
Your children	Automatically covered at 50% of your coverage amount

See the Important Details section for more information, including requirements, exclusions and definitions.

Affordable Group Rates

Because you'll be buying this insurance through The California State University, you'll have access to affordable group rates. You'll also have the convenience of having your premium deducted directly from your paycheck. Your rates will not increase as you grow older – meaning you'll have the same monthly payment for as long as you have your coverage.

The monthly premiums you would pay for Critical Illness insurance benefits are based on the ages of you and your spouse and whether or not you or your spouse use tobacco (including vaping tobacco). The rates below are not combined rates for you and your spouse, rather they are the rates for each of you individually. * You may continue your coverage past age 64. However, you cannot increase your coverage or apply for new coverage past age 64.

Non-Tobacco Monthly Issue Age Premiums					
Coverage Amount	Age Band				
	18-29	30-39	40-49	50-59	60-64*
\$5,000	\$1.70	\$3.15	\$5.45	\$10.45	\$18.55
\$10,000	\$3.40	\$6.30	\$10.90	\$20.90	\$37.10
\$15,000	\$5.10	\$9.45	\$16.35	\$31.35	\$55.65
\$20,000	\$6.80	\$12.60	\$21.80	\$41.80	\$74.20
\$25,000	\$8.50	\$15.75	\$27.25	\$52.25	\$92.75
\$30,000	\$10.20	\$18.90	\$32.70	\$62.70	\$111.30
\$35,000	\$11.90	\$22.05	\$38.15	\$73.15	\$129.85
\$40,000	\$13.60	\$25.20	\$43.60	\$83.60	\$148.40
\$45,000	\$15.30	\$28.35	\$49.05	\$94.05	\$166.95
\$50,000	\$17.00	\$31.50	\$54.50	\$104.50	\$185.50

Tobacco Monthly Issue Age Premiums					
Coverage Amount	Age Band				
	18-29	30-39	40-49	50-59	60-64*
\$5,000	\$2.40	\$5.25	\$10.50	\$22.70	\$42.60
\$10,000	\$4.80	\$10.50	\$21.00	\$45.40	\$85.20
\$15,000	\$7.20	\$15.75	\$31.50	\$68.10	\$127.80
\$20,000	\$9.60	\$21.00	\$42.00	\$90.80	\$170.40
\$25,000	\$12.00	\$26.25	\$52.50	\$113.50	\$213.00
\$30,000	\$14.40	\$31.50	\$63.00	\$136.20	\$255.60
\$35,000	\$16.80	\$36.75	\$73.50	\$158.90	\$298.20
\$40,000	\$19.20	\$42.00	\$84.00	\$181.60	\$340.80
\$45,000	\$21.60	\$47.25	\$94.50	\$204.30	\$383.40
\$50,000	\$24.00	\$52.50	\$105.00	\$227.00	\$426.00

* You may continue your coverage past age 64. However, you cannot increase your coverage or apply for new coverage past age 64.

With Critical Illness insurance, you can:

- **Protect your loved ones.** Cover your spouse up to \$30,000, as long as it's not more than your benefit amount. Your kids are automatically covered at 50 percent of the amount elected for yourself for the same critical illnesses that you are. Kids are also covered for 21 additional childhood diseases, including cystic fibrosis, Down syndrome, muscular dystrophy, spina bifida, and cerebral palsy.
- **Receive a benefit for taking care of your health.** Regular checkups are important for the things you depend on - especially your health. You and your covered dependents will receive a cash benefit of \$100 when completing any one of the 22 approved tests, which may include a novel infectious disease test (including COVID-19) or a mammogram - that typically cost you nothing under your medical insurance. This benefit is available up to two times per calendar year when separate tests are completed on different dates.
- **Receive additional benefits.** If you are diagnosed with a covered illness again after a treatment-free period of 12 months, you will receive 100 percent of the original benefit amount. If you are diagnosed with a different and subsequent covered illness at least 90 days after the diagnosis of the first critical illness, you will receive an additional Critical Illness insurance benefit.
- **Access a Health Advocate*.** Additional services available through Health Advocate, include access to specialists for a second opinion upon approval of a covered claim.
- **Update your coverage as needed.** As your life circumstances change, increase or decrease your coverage, in accordance with your employer's plan.

Covered Conditions

Receive 100 percent of your coverage amount for:

- Heart attack
- Severe Stroke
- Invasive Cancer
- End stage renal (kidney) failure
- Major organ failure

Receive 25 percent of your coverage amount for:

- Severe coronary artery disease with recommendation for bypass
- Non-Invasive Cancer

Payment of benefit is subject to the terms and conditions of the policy.
Diagnosis and recommendation must occur after your coverage becomes effective.

* 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.

Important Details

Here's where you'll find the nitty-gritty details about Critical Illness Insurance.

Portability

This coverage is portable. That means that you may be able to continue your coverage through direct bill — at the same rate you would pay today — if your employment ends, the group policy terminates or your insurance ends because you no longer meet the eligibility requirements.

Eligibility Requirements

To be eligible for this coverage, you must be age 64 or younger and have major medical or other minimum essential insurance that provides medical, hospital, and surgical coverage and you must also be a regular employee of The California State University, actively working in the United States, a citizen or resident of the United States, benefit eligible and one of the following:

- Appointed half-time or more for more than six months in an eligible employee category; or
- Appointed for at least six (6) weighted teaching units or more for at least one semester or two or more consecutive quarter terms in a lecturer or coach academic year position (Unit 3)

Temporary and seasonal employees, full-time members of the armed forces, leased employees and independent contractors are not eligible.

You can choose to cover your spouse, a person to whom you are legally married, or your domestic partner as recognized by law or by your employer's domestic partnership policy, if applicable. You can also cover your child(ren) from birth through age 25. Your child(ren) cannot be insured by more than one employee. Your spouse or child(ren) must not be full-time member(s) of the armed forces. You cannot be insured as both an individual and a dependent.

Your Effective Date

You must satisfy the eligibility requirements listed above, serve an eligibility waiting period, agree to pay premium and be actively at work (able to perform all normal duties of your job) on the day before the scheduled effective date of insurance. Coverage will be effective on the first of the month after you make your election.

If you are not actively at work on the day before the scheduled effective date of insurance, your insurance will not become effective until the day after you complete one full day of active work as an eligible employee.

Once we receive your application and you meet the Actively at Work Requirements, we will notify the State Controller's Office to commence payroll deductions. If this

notification is received by the State Controller's Office on or before the 10th of the month, your insurance will become effective on the first of the following month, otherwise there will be a delay of one month.

If you have questions, please contact your Dedicated Account Specialist at The Standard.

Annual Open Enrollment

You may enroll for coverage for you and your spouse up to the maximum of \$50,000 for employee and \$30,000 for spouse, if you enroll within 60 days after becoming eligible. However, if you do not enroll during this period or want to increase your coverage up to the maximum amount, you may do so only during your employer's designated annual open enrollment period.

Reoccurrence Benefit

If you or your dependents receive a benefit for a covered critical illness and are later diagnosed with the same critical illness, a one-time reoccurrence benefit will be paid if you or your dependents have:

- Been continuously insured under the group policy between the initial and subsequent diagnosis or recommendation
- Served a 12-month treatment-free period in connection with the critical illness during which you or your dependents did not:
 - Consult a physician or other licensed medical professional
 - Receive medical treatment, services or advice
 - Undergo diagnostic procedures, including self-administered procedures
 - Take prescribed drugs or medications

Exclusions

Benefits are not payable if a critical illness is proximately caused by any of the following:

- War or any act of war
- Attempted suicide or other intentionally self-inflicted injury, while sane or insane
- Committing or attempting to commit a felony
- Intoxicated or under the influence of any narcotic, unless administered on the advice of a Physician
- Cosmetic surgery. Cosmetic surgery means surgery that is performed to alter or reshape normal structures of the body in order to improve your or your dependent's appearance. This exclusion will not apply to a Critical

Illness caused or contributed to by reconstructive surgery performed to correct or repair abnormal structures of the body caused by congenital defects, developmental abnormalities, trauma, infection, tumors or disease to do either of the following:

- To improve function;
- To create a normal appearance to the extent possible. Reconstructive surgery includes medically necessary dental or orthodontic services that are an integral part of reconstructive surgery for cleft palate procedures.

Note: This exclusion will not apply to a Critical Illness caused or contributed to by your or your dependent's donation of an organ or tissue.

When Your Insurance Ends

Your insurance ends if you notify your employer or policyholder to terminate your coverage, you stop making premium payments, your employment terminates, you reach age 80, you cease meeting the member definition or the group policy terminates.

Child and spouse insurance ends when your insurance ends, they cease to meet the definition of child or spouse, you stop making premium payments for spouse insurance, your spouse reaches age 80, spouse or child insurance is no longer offered under the group policy or the group policy terminates.

Group Insurance Certificate

If coverage becomes effective and you become insured, you will receive a group insurance certificate containing a detailed description of the insurance coverage, including the definitions, exclusions, limitations, reductions and terminating events. The controlling provisions will be in the group policy. The information present in this summary does not modify the group policy, certificate or the insurance coverage in any way.

IMPORTANT NOTICE TO PERSONS ON MEDICARE: THIS IS NOT MEDICARE SUPPLEMENT INSURANCE

Some healthcare services paid for by Medicare may also trigger the payment of benefits from this policy.

This insurance pays a fixed dollar amount, regardless of your expenses, if you meet the policy conditions, for one of the specific diseases or health conditions named in the policy. It does not pay your Medicare deductibles or coinsurance and is not a substitute for Medicare Supplement insurance.

Medicare generally pays for most or all of these expenses.

Medicare pays extensive benefits for medically

necessary services regardless of the reason you need them. These include:

- Hospitalization
- Physician services
- Hospice
- Outpatient prescription drugs if you are enrolled in Medicare Part D
- Other approved items and services

This policy must pay benefits without regard to other health benefit coverage to which you may be entitled under Medicare or other insurance.

Before you buy this insurance:

- Check the coverage in all health insurance policies you already have.
- For more information about Medicare and Medicare Supplement insurance, review the Guide to Health Insurance for People with Medicare, available from Standard Insurance Company.
- For help in understanding your health insurance, contact your state insurance department or state health insurance assistance program (SHIP).

This is a limited benefit policy.

GP0614-CI

Standard Insurance Company
1100 SW Sixth Avenue
Portland OR 97204

SI 17616-D-CA-758443 (4/22)
7057308-845441

Health Maintenance Screening

Get a Cash Benefit Each Year for Covered Wellness Exams



Regular checkups are important for the things you depend on — especially your health. You and your covered dependents will receive a cash benefit of \$100 when completing any one of the 22 tests listed below. This benefit is available up to two times per calendar year, when separate tests are completed on different dates. **It's all part of the Health Maintenance Screening Benefit for those employees that are enrolled in Critical Illness insurance from Standard Insurance Company.**

Approved Tests:

- ✓ Abdominal aortic aneurysm ultrasound
- ✓ Ankle Brachial Index (ABI) screening for peripheral vascular disease
- ✓ Biopsies for cancer
- ✓ Bone density screening
- ✓ Breast ultrasound
- ✓ Cancer antigen 125 (CA 125) blood test for ovarian cancer
- ✓ Cancer antigen 15-3 (CA 15-3) for breast cancer
- ✓ Carcinoembryonic antigen (CEA) blood test for colon cancer
- ✓ Colonoscopy
- ✓ Complete Blood Count (CBC)
- ✓ Comprehensive Metabolic Panel (CMP)
- ✓ COVID-19 testing and antibody testing for COVID-19¹
- ✓ Electrocardiogram (EKG)
- ✓ Hemocult stool analysis
- ✓ Hemoglobin A1C
- ✓ Human Papillomavirus (HPV) vaccination
- ✓ Lipid panel
- ✓ Mammography
- ✓ Mental Health Assessment¹
- ✓ Pap smears or thin prep pap test
- ✓ Prostate specific (PSA) test
- ✓ Stress test on a bicycle or treadmill

Schedule your health screening test today, submit your claim and receive your cash benefit.



Standard Insurance Company

1100 SW Sixth Avenue
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standard.com

GP0614-ACC

Health Maintenance Screening EE
758443
(4/22)

SI 17629

Novel infectious disease and mental health assessment tests are not approved in all states or on all products. Please reference your certificate of coverage to confirm these tests are available.

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.

¹ Test not available in the state of New York. Test is not available on the Accident product in the states of Oregon, Idaho, and Utah.



About Standard Insurance Company

For more than 100 years, we have been dedicated to our core purpose: to help people achieve financial well-being and peace of mind. Headquartered in Portland, Oregon, The Standard is a nationally recognized provider of group employee benefits. To learn more about products from The Standard, visit us at **www.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.

Standard Insurance Company
1100 SW Sixth Avenue
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www.standard.com

Enrollment Booklet
SI 16891-D-CA-758443 (4/22)
7057308-845436