

Voluntary Benefits Highlights

Through The Standard and Allstate, we offer a variety of ancillary benefits that you can mix and match for any of life's situations - yes, even for our accident prone children.

Accident Coverage	Unum (Previous carrier)	Allstate	The Standard
	Your Monthly cost:	Your Monthly cost:	Your Monthly cost:
Employee Only	\$17.77	\$14.03	N/A
Employee & Spouse	\$29.30	\$24.26	
Employee & Child(ren)	\$32.08	\$30.98	
Family	\$43.61	\$38.60	

Hospital Indemnity Coverage	17-49	50-59	60-64	65+	High	Low	N/A
	Employee Only	\$26.98	\$37.10	\$52.70	\$75.36	\$31.57	
Employee & Spouse	\$48.30	\$74.05	\$110.03	\$156.53	\$83.51	\$61.78	
Employee & Child(ren)	\$38.46	\$48.58	\$64.18	\$86.84	\$40.15	\$29.06	
Family	\$59.78	\$85.53	\$121.51	\$168.01	\$87.74	\$64.86	

Critical Illness w/Cancer ¹ Issue Age	Non-Tobacco		Tobacco		N/A
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	
25	\$15.40	\$24.00	\$9.06	\$11.16	
35	\$25.60	\$47.20	\$18.87	\$25.83	
45	\$47.60	\$93.00	\$37.88	\$57.15	
55	\$81.00	\$156.20	\$66.73	\$103.46	
65	\$115.40	\$194.60	\$141.10	\$216.05	

¹\$20,000 example. This policy is available in \$10,000 and \$30,000; and also available without cancer coverage.

Disability Elimination Period	per \$100 purchased ¹		N/A	per \$100 purchased ¹	
	2 Years	SSNRA ²		2 Years	SSNRA ²
14 Days	\$2.48	\$3.30	N/A	\$2.48	\$3.30
30 Days	\$1.91	\$2.81		\$1.91	\$2.81
90 Days	\$0.66	\$1.28		\$0.66	\$1.28

¹ Maximum monthly benefit the lesser of \$12,500 or 60% of your salary.

² Social Security Normal Retirement Age