

PolicyLinkSM Dental + Vision Plan

Benefits That Give You The Freedom To Choose



No two people have the same health care needs. That's why your employer has partnered with The Standard to provide you with Dental and Vision benefits that are flexible enough to fit your lifestyle. This plan combines Dental and Vision into a single benefits package that gives you more control over your health care budget.

Choose Your Own Dental And Vision Providers

Your Dental care is backed by one of the largest networks in the country. And there are no restrictions on your Vision care – choose any provider you wish.

Decide How Your Health Care Budget Is Spent

With this plan, your Dental and Vision benefits share one plan maximum, and you can choose to apply unused Vision benefits toward Dental care – giving you more flexibility to spend your health care budget where you need it most. That includes preventive care, which contributes toward maintaining your overall health.

A Single Carrier To Manage Two Benefits

Combining Dental and Vision into a single plan means you only need to call one number to manage both your Dental and Vision care. Dental claims are automatically submitted by your care provider. With our Vision coverage, you'll submit a claim for reimbursement after paying at the point of care.

Insurance From A Nationwide Leader

Plus, the plan is backed by the comprehensive services and support of The Standard, a nationally recognized carrier of group Disability, Life, Dental and Vision insurance.

Standard Insurance Company

**The Standard Life Insurance
Company of New York**

www.standard.com

PolicyLink Dental + Vision Plan
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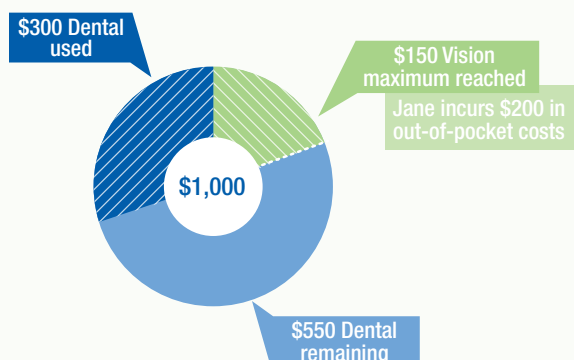
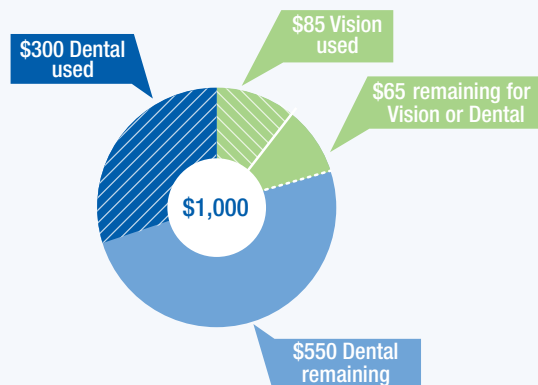
How Your PolicyLinkSM Dental + Vision Plan Works

Meet The Johnsons

Each member of the Johnson family has unique health needs. This example demonstrates how the PolicyLink Dental + Vision Plan works for each of them. John's employer has chosen a plan maximum of \$1,000 per family member. \$150 of that maximum also may be used on Vision care.

Meet John

John uses his plan for preventive care. His annual dental cleanings, exams and X-rays use \$300 of his \$1,000 annual maximum. His annual eye exam is \$85, which applies to his \$150 Vision maximum. John has \$550 remaining for Dental care and \$65 eligible for either Vision or Dental care.

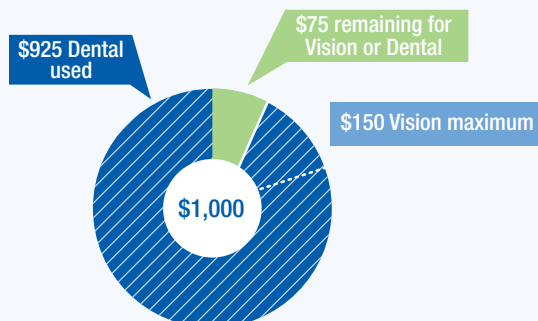


Meet Jane

John's wife, Jane, spends \$300 on preventive Dental care each year, just like her husband. She also wears disposable contact lenses and has regular eye exams, bringing her total Vision expenditures to \$350 for the year. Because the Johnsons' plan includes a Vision maximum of \$150, Jane incurs out-of-pocket costs of \$200 and has \$550 remaining for Dental care.

Meet Jessie

John and Jane's daughter, Jessie, has several cavities that require fillings – procedures that will total \$925. Because the \$150 reserved for Vision also can be spent on Dental, Jessie is able to cover those expenditures using her combined plan maximum of \$1,000. She has \$75 left for either Dental or Vision care.



For more information, contact your HR representative or visit us at www.standard.com.

This policy provides DENTAL and VISION insurance only.

This policy has exclusions, limitations, reduction of benefits and terms under which the policy may be continued in force or terminated. Please contact The Standard for additional information, including costs and complete details of coverage.

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Ore. in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of White Plains, N.Y. Product features and availability vary by state and company, and are solely the responsibility of each subsidiary. Each company is solely responsible for its own financial condition. Standard Insurance Company is licensed to solicit insurance business in all states except New York. The Standard Life Insurance Company of New York is licensed to solicit insurance business in only the state of New York.