**Carrier Summary - PEBB**

**Standard Insurance Company (The Standard)**

Headquartered in Portland, Oregon, The Standard is a nationally recognized provider of employee disability insurance benefits. For more than 100 years The Standard has been dedicated to our core purpose: to help people achieve financial well-being and peace of mind. We believe you deserve to live and work feeling confident in tomorrow. We challenge ourselves to go above and beyond to serve you every day. Not as a number or a policy — but as a person. At The Standard, caring about people is a core value reflected in our commitment to the communities where our employees live and work. From donating millions of dollars annually to volunteering thousands of hours each year with schools, food banks and other organizations, The Standard and our employees make a real difference in the communities we call home. We are proud of our long-standing track record of financial strength and stability and the value we bring to our insured membership. Although we all have unique stories and skills, the remarkable individuals who find their way to The Standard are united by their compassion — extending far beyond courtesy — to a genuine desire to help you meet your goals. We challenge ourselves and each other to go above and beyond to serve you — not as a number or a policy, but as a person. Every day.

**Plan Summary Paragraph(s) - PEBB**

**Basic Long Term Disability (LTD) Insurance**

PEBB-eligible employees will receive a basic level of LTD coverage at no cost. The basic LTD coverage insures 60 percent of the first $400 of your monthly predisability earnings, up to a maximum benefit of $240. Basic LTD benefits start after the longer of: the end of the 90-day benefit waiting period, the period of sick leave or other salary continuation, and/or the end of the WA PFML benefit period.

**Supplemental Long Term Disability (LTD) Insurance**

Supplemental LTD replaces more of your income than basic LTD. If you are eligible for PEBB benefits, you can purchase supplemental LTD insurance coverage for yourself. The supplemental LTD coverage insures 60 percent of the first $10,000 of monthly predisability earnings, up to a maximum benefit of $6,000. Supplemental LTD benefits start after the longer of: the end of the 90-day benefit waiting period, the period of sick leave or other salary continuation, and/or the end of the WA PFML benefit period.