



The Standard[®]
Positively different.

Employee Benefits Group Buy-up Disability Insurance

Taking the Next Step



Take the next step to increase
your disability insurance
coverage through Washington
Counties Insurance Fund.



You've taken steps to protect your home and auto from the threat of loss. To help protect your income in the event you cannot work because of illness or injury, your employer is providing you with a basic level of disability insurance from Standard Insurance Company.

This coverage, provided at no cost to you, is designed to replace a portion of your income if you become disabled and unable to work. But is it enough? Each employee's needs are different. Depending upon your situation, you may need additional income replacement beyond the basic employer-provided coverage.

If you require more coverage, your employer is offering you the option to apply for an enhanced level of disability insurance from The Standard. This is a simple and convenient way to increase your insurance protection, with premiums deducted directly from your paycheck. Make the most of this opportunity and take the next step to help protect your income.

The Risk of Disability

Not certain that you need an enhanced level of disability coverage? The risk of disability may be greater than you think. Recent statistics have shown:

- Each year, more than 1 in 10 U.S. adults suffers a long-term disability.¹
- Almost 3 in 10 of today's 20 year-olds will become disabled before age 67.²

See the reverse for a tool to help assess your disability income protection needs.

Standard Insurance Company
1100 SW Sixth Avenue
Portland OR 97204

www.standard.com

A subsidiary of StanCorp Financial Group, Inc.

GP399-LTD/TRUST

SI 10718-645273 (8/07)EE

¹ U.S. Census Bureau, 2004

² Social Security Administration, Social Security Fact Sheet, July 2006

Determining Your Need

To help determine your need for an enhanced level of disability income protection, complete the worksheet below. Fill in amounts for your monthly expenses and income, and compare the two. If you depend on your regular paycheck to pay your bills, what would happen if you became sick and unable to work? Would the basic level of disability insurance provided by your employer meet your needs? Applying for an enhanced level of disability insurance from The Standard may be part of the solution.³

Counting on The Standard

Take the next step now to help protect your income from the potentially worrisome effects of a serious illness or injury. You can count on disability insurance from The Standard during your time of need.

As a national leader in the employee benefits industry, The Standard offers quality products and superior customer service to provide employee benefits solutions to our customers. Founded in 1906, we have developed a nationwide presence in the employee benefits industry, providing customers with group and individual disability insurance and retirement plans, and group life and dental insurance.

Disability Insurance Needs Worksheet

Monthly Expenses	
Food	\$ _____
Mortgage/Rent	_____
Childcare/Education	_____
Utilities (electricity, gas, cable, phone, etc.)	_____
Clothing	_____
Debts (credit cards, student and auto loans, etc.)	_____
Insurance (health, life, auto, home, etc.)	_____
Taxes	_____
Other Expenses	_____
Total Monthly Expenses	\$ _____
Monthly Income	
Take Home Pay	\$ _____
Spouse Income	_____
Other Income	_____
Total Monthly Income	\$ _____

WCIF Group Buy-up LTD Rates*

Monthly Salary	Monthly Premium
\$ 1,000 – 1,499	\$ 6.25
1,500 – 1,999	8.75
2,000 – 2,499	11.25
2,500 – 2,999	13.75
3,000 – 3,499	16.25
3,500 – 3,999	18.75
4,000 – 4,499	21.25
4,500 – 4,999	23.75
5,000 – 5,499	26.25
5,500 – 5,999	28.75
6,000 – 6,499	31.25
6,500 – 6,999	33.75
7,000 – 7,499	36.25
7,500 – 7,999	38.75
8,000 – 8,499	41.25
8,500 – 8,999	43.75
9,000 – 9,499	46.25
9,500 – 10,000	48.75

* These rates are guaranteed for three years, through 12/31/09. The Monthly Premium will be \$0.50 higher than those listed in this table if the employee does not have medical insurance offered through WCIF/WCIP.

³ This group disability insurance policy has exclusions, limitations and terms under which it may be continued in force or discontinued. For more details about the available coverage, contact your human resources representative. Late applicants must provide evidence of insurability by submitting a Medical History Statement.