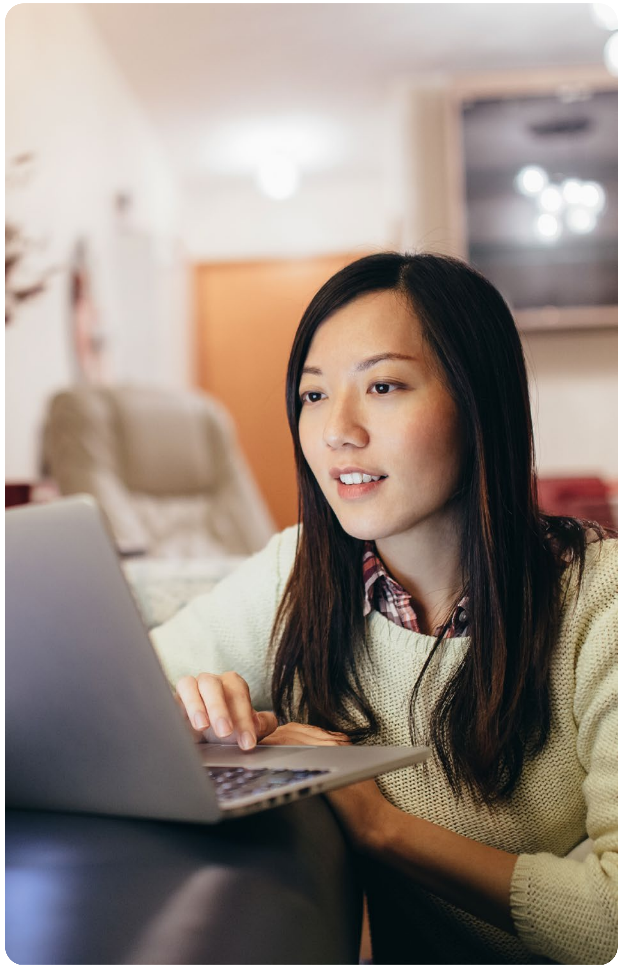
Supplemental Voluntary Benefits

SMU®

Accident, Critical Illness, Hospital Indemnity with The Standard



Help With Unexpected Expenses

Health insurance may cover many care-related costs after your deductible. But you may still have copays and out-of-pocket expenses.

Here’s what it does:

- **Pays you directly,** so you can choose how to spend the money
- **Pays you for what happens**, regardless of your other coverage
- **Guarantees coverage** without any medical questions
- **You can choose to take it with you** if you leave your employer

Accident, Critical Illness, Hospital Indemnity with The Standard

More Benefits for Health Screenings

If you enroll in all three Supplemental coverages — Accident, Critical Illness and Hospital Indemnity — you and your covered dependents can receive a $250 benefit for getting one covered screening.

$150 Accident Insurance

$50 Critical Illness

$50 Hospital Indemnity

- Just submit your claim once — and get paid under all three plans
- No receipts required
- File claims by phone, online or by mail
- Available to employees and covered family members every year

SMU

Accident Insurance with The Standard

Benefits for Injuries and Treatment

Injury	Emergency	Surgery	Hospitalization	Follow-Up Care	AD&D
• Burns • Dislocations • Eye Injuries • Concussion • Lacerations • Fractures • Coma	• Emergency Dental • Urgent Care • Ambulance • Emergency Room • X-ray • Major Diagnostic Exam	• Abdominal/Thoracic Surgery • Outpatient Surgical Facility • Skin Grafts • Knee Cartilage/ Ligament/ Tendon Repair • Ruptured Disk • Rotator Cuff	• Hospital Admission • Hospital Confinement • Critical Care Unit Admission • Critical Care Unit Confinement	• Chiropractor • Medical Appliance • Hearing Device • Physical Therapy • Physician Care • Prosthesis • Rehab Facility	• Accidental Death • Accidental Dismemberment • Common Carrier • Paralysis • Loss of Sight • Loss of Hearing

Critical Illness Insurance with The Standard

Covered Conditions

Diagnosis must occur while employee is covered under the policy and after the effective date.

Receive 100% of coverage amount		Receive 25% of coverage amount
• Cancer (that has spread beyond initial tissue) • End-stage renal (kidney) failure • Major organ failure • Myocardial infarction (heart attack) • Stroke • Coma • Paralysis • Loss of sight	• Occupational Hepatitis • Occupational HIV	• Carcinoma in situ/Non-Invasive Cancer • Severe coronary artery disease with recommendation for bypass surgery

Additional Covered Childhood Conditions*
• Cystic Fibrosis • Down Syndrome • Muscular Dystrophy • Spina Bifida • Cerebral Palsy • Plus **16 more** – see your plan description for complete list

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Critical Illness Insurance with The Standard

And Help Is Only a Phone Call Away

If you go out on claim, you'll get a health care expert by your side — one person who can help you.

Your Personal Health Advocate can:

- Make sense of your diagnosis and research treatment options
- Find the right doctors, specialists and hospitals
- Untangle medical bills
- Locate support services
- Save time and worry less

Contact Health Advocate

844.450.5543

answers@HealthAdvocate.com

Download on the App Store

GET IT ON Google Play

Hospital Indemnity Insurance with The Standard

Hospital Indemnity Benefits

All benefits require treatment by a physician in the Emergency Room or in-patient room for at least 20 hours.

Benefit Type	Benefit
Hospital Admission (per Calendar year)	$1,000
Daily Hospital Confinement (max 15 day stay)	$250
Daily Critical Care Unit Confinement (max 15 day stay)	$250

SMU

Identity Theft Protection with Allstate

- Credit Monitoring
- Financial Transactions
- Cybersecurity
- Dark Web Monitoring
- Family Digital Safety
- Social Monitoring
- Robocall and Ad Blocker

Identity Theft Protection with Allstate

- Who is Covered?
  - "Under Roof, Under Wallet" – anyone in home or supported financially
  - Parents, In-laws, Grandparents
- Your data is secure with Allstate
  - SOC1 and SOC2 accredited
  - Advanced encryption
  - Two-factor authentication

SMU

Identity Theft Protection with Allstate

- Cost
  - $8.45 per person/month
  - $12.95 per family/month
- Questions?
  - 1-800-789-2720; available 24/7
  - www.myaip.com
  - Allstate Identity Protection app

LegalEASE

What is this benefit?

The LegalEASE plan covers an attorney’s hourly rates for you and your family based on the SMU policy.

In addition, LegalEASE finds and matches you to an in-network attorney in your area.

Plan Cost: $17.90 per month

Covers: The member’s spouse and member’s unmarried dependent children, including stepchildren, legally adopted children, children placed in the home for adoption and foster children, up to age 19; and up to age 26 if enrolled in an accredited school or university.

www.legaleaseplan.com/smu

LegalEASE – Why do I need an Attorney?

Graduating College

- Student Loan Refinancing
- Consumer Dispute
- Tenant Dispute
- First-time Vehicle Buyer

Immigration

Traffic Violation

Family Law

- Getting Married
- Hospital Visitation Rights
- Name Change
- Prenuptial Agreement
- Purchasing a New Home
- Divorce
- Neighbor Disputes
- Child Custody
- Landlord/Tennant
- Credit Issues

Divorce

Expecting Children

- Trust
- Wills/Estate Planning
- Adoption/Guardianship
- Purchase/Sale of Home
- Never Married Parent Benefit

Bankruptcy

Parents of Teens

- Juvenile Court Proceedings
- Traffic Matters
- Misdemeanor Defense
- Family Law
- Bullying

Identity Theft

Retiring

- Complex Will & Codicil
- Debt Collection Defense
- Living Trust Document
- Health Care Power of Attorney
- Life Insurance Review

Without a legal plan you could pay up to $400 or more for an hour of an attorney's time.

With a Legal Plan in place, you pay less in annual premiums than you would for 1 hour of an attorney's time.

LegalEASE – What does the plan look like?

Estate Planning	LegalEASE Plan Coverage Participating Attorney	LegalEASE Plan Coverage Non-Participating Attorney
Will or Codicil	Covered	$80
Living Will/Health Care or Advance Directive	Covered	$55
Health Care or Medical Power of Attorney	Covered	$55
Revocable or Irrevocable Living Trust Document	Covered	$310
Probate of Small Estate	Covered up to 2 hours	$120

The LegalEASE plan has In- Network and Out of Network Benefits. If you use an in-network attorney and see the word **"Covered"**, that **means LegalEASE will cover all of the attorney's time associated with that legal matter.**

If you use an Out of Network attorney, you can be reimbursed up to the amount in the right-hand column.

LegalEASE – What does the plan look like?

Elder Matters	LegalEASE Plan Coverage Participating Attorney	LegalEASE Coverage Non-Participating Attorney
Elder Parent Will Preparation	Covered	$80
Elder Parent Living Will/Health Care or Advance Directive	Covered	$55
Elder Parent Durable Financial Power of Attorney	Member co-pay $45 per document	Not Applicable
Elder Parent Health Care or Medical Power of Attorney	Member co-pay $45 per document	Not Applicable

SMU's plan also has benefits that allows **parents and in-laws** to have basic estate planning done.

SMU

LegalEASE – Two ways to get connected!

LegalEASE Attorney Matching Portal

LAMP™ offers an online, enhanced member experience using improved technology to assist your legal or financial matters.

- Simple 5-step intake process
- Ability to select specific attorney traits needed for your individual situation
- Direct email communications with an attorney when your case is matched
- Track progress of your submitted case

Available 24 hours a day, 7 days a week to open a case at your convenience

Advocate Compatibility Matching Service

- Live Help/Phone assistance for members
- Trained advocates to help you every step of the way from intake until your case is completed
- Save time and reduce stress with a more accurate attorney connection

Call our Member Services Specialists
1-800-421-4340 | 7AM-7:30PM CST
Monday - Friday

LAMP™

Online Account Registration
Visit legalcorner.legaleaseplan.com
STEP 1: Click **REGISTER** button at the top right to create an account.
STEP 2: **INSTRUCTIONS** sent to your registered email address to confirm your newly created account; Setup password & verify membership
STEP 3: **LOGIN** using your email and password
STEP 4: Click **FIND AN ATTORNEY** tab; Select the **LAMP** button
STEP 5. Fill out the online intake form; **SUBMIT** your case for matching

FLOWCODE PRIVACY.FLOWCODE.COM

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