

The Standard PlanSource Advantage (PSA) Program

For purposes of The Standard PSA Program:

“The Standard” means The Standard Insurance Company.

“Eligible Employer Groups” means those employer groups to whom PlanSource provides certain services under a written agreement, and who may elect to purchase certain Eligible Product Lines under the PSA Program.

“Eligible Product Lines” means those The Standard products that PlanSource will offer to Eligible Employer Groups under the PSA Program.

Under the PSA Program, Eligible Employer Groups may earn monetary credits for offering Eligible Product Lines to its employees. Credits to each Eligible Employer Group are based on each Eligible Product Line multiplied by the number of employees enrolled in such product. PlanSource will apply any credits earned under The Standard program to an Employer Group’s account in the first month that plans are effective, once the Eligible Employer Group’s information is uploaded into the PlanSource system and PlanSource and The Standard have verified all enrollment information.

The Eligible Product Lines and respective credit amounts for The Standard program are listed below in Table 1, with additional notes below:

- Credits apply in the first month that plans are effective
- Requires two new lines of coverage
- Credits apply to new lines of business only
- Requires prior approval from underwriting
- Accident, Critical Illness and Hospital Indemnity count towards 1 line of coverage (not 3 separate) but do not receive a credit
- Employer Life/AD&D, Vol Life/AD&D all count towards 1 line of coverage and qualify for the credit amount above

Table 1. Eligible Product Lines for Carrier

Products	Level 1: 2 New Lines of coverage	Level 2: 3 – 4 New Lines of Coverage	Level 3: 5+ New Lines of Coverage
Dental	\$0.50	\$0.75	\$1.00
Vision	\$0.10	\$0.15	\$0.20
Life and AD&D	\$0.45	\$0.55	\$0.60
Vol/Short Term Disability	\$0.60	\$0.70	\$0.80
Vol/Long Term Disability	\$0.55	\$0.65	\$0.75