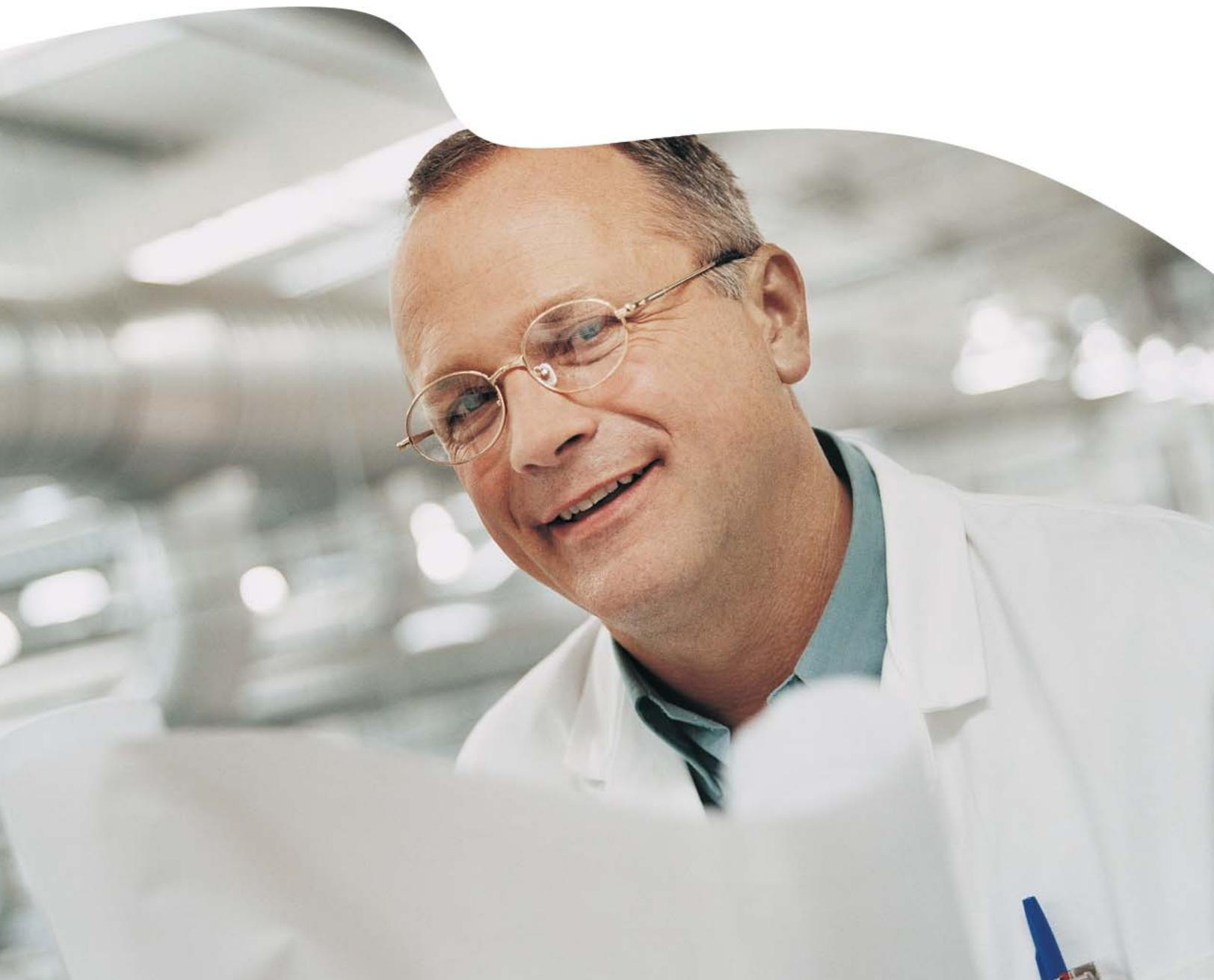




The Standard[®]
Positively different.

Group Vision Insurance

Flexible Vision Plans for Your Employees



Your Proposed Group Insurance Plan

Standard Insurance Company appreciates the opportunity to provide you with a Group Vision plan proposal. This booklet and the Vision proposal together outline the basic features of your proposed Vision plan. These documents are not a contract, and they are not part of any contract that may be issued.

Establishing Group Vision insurance with The Standard requires your completed, signed application for group insurance and our acceptance of it. When we approve your application, we will issue you a group policy containing our customary language. It will not duplicate the language of any existing policies you may have.

Each Group Vision policy with The Standard will contain provisions and defined terms not described in this booklet or your Vision proposal. If any discrepancies exist between the Vision policy, the Vision proposal and this booklet, the Vision policy will control. The group policy will become effective on the date determined by The Standard. This date will be clearly stated on the policy. At that time, we will issue certificates of insurance, describing the coverage, for you to distribute to each insured employee.

The proposed premium rate and plan design for your Vision plan are based on the underwriting data received. We will determine final premium rates and plan provisions on the basis of state law, policyholder contributions, confirmation of occupations, the actual composition of the group of employees who become insured and our current underwriting rules and practices. The proposal will expire on the date shown in your Vision proposal.

Thank you for considering The Standard for your Vision insurance needs. Should you have questions or desire any additional information, please contact your insurance advisor or your Employee Benefits Sales Consultant.



TheStandard®
Positively different.

Group Vision Insurance

Flexible products that provide clear benefits

Vision insurance coverage should be a vital part of every comprehensive benefits package. The challenge is balancing the employer's budget with the employees' needs. That's why Standard Insurance Company is pleased to offer three flexible Vision plans. Each offers multiple options to help employers find the right mix of costs versus benefits. Plus, they all provide benefits for groups with as few as 10 enrolled employees.

Detailed information on the Vision plan or plans proposed for your group can be found on the proposal accompanying this booklet. Below are brief descriptions of the features of each of our plans.

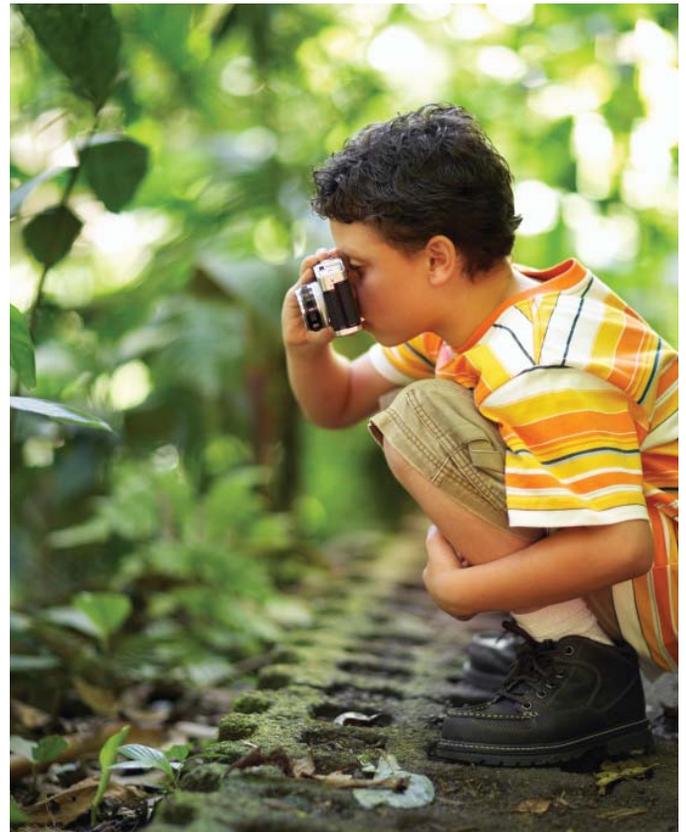
Balanced Care VisionSM Plan I

This plan provides employees with access to allowances and discounts through the VSP[®] Vision Care nationwide network of doctors.* Employees who select a doctor from the VSP network receive savings on eyecare and eyewear, including discounts on laser vision surgery.

Employees may also visit a non-VSP provider and still receive a benefit to help defray the costs of their vision care, but will not be eligible for discounts and savings.

Balanced Care Vision I also offers enough options to help any group find the right fit, including voluntary plans for various group sizes, streamlined voluntary plans with set rates, and materials (lenses and frames) optional plans.

* VSP is a registered trademark of Vision Service Plan.



Balanced Care VisionSM Plan II

This plan is based on the national EyeMed Vision Care Access network. The EyeMed Access network includes some of the largest optical retailers in the U.S., including LensCrafters,[®] Sears Optical,[®] Target Optical,[®] JCPenney Optical and most Pearle VisionSM locations.

As with Balanced Care Vision I, employees who select providers from the EyeMed Access network receive preferred pricing on a variety of vision-care services. In addition, employees may go outside the EyeMed network and still receive a benefit for their vision care. Plans include discounts on LASIK and Photorefractive Keratectomy (PRK) procedures through the U.S. Laser Vision network.

Balanced Care Vision II offers many options, including voluntary plans for various group sizes, streamlined voluntary plans with set rates, and materials-only plans. Plus, with Balanced Care Vision II an additional purchase plan is automatically included.

Balanced Care VisionSM Plan III

Our most flexible plan takes the guesswork out of vision care. The simple schedule of benefits allows employees to choose any vision-care provider and still know what is covered. Employees pay their vision-care providers directly and then submit claims to us for reimbursement.

Among the range of options available are a choice of multiple benefit schedules, a flat annual maximum, materials-only plans and a streamlined voluntary plan with set rates.

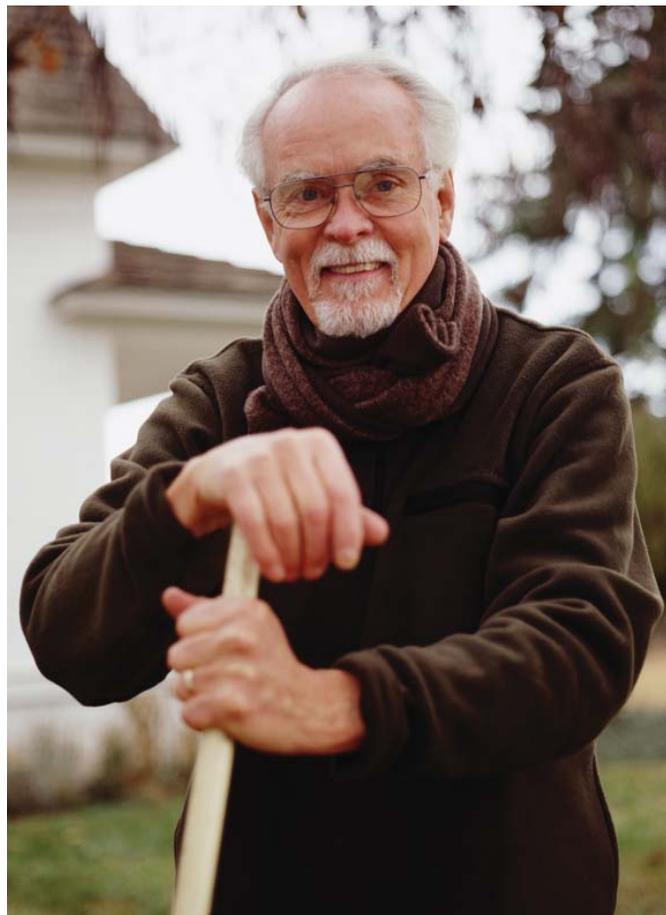
Toll-free Customer Service Numbers

The Standard makes it easy for covered employees and vision-care providers to contact us to confirm eligibility or request claim information. Customer service representatives are available according to the following schedule:

- **Balanced Care Vision Plan I**
800.877.7195
Monday – Friday, 6 a.m. – 7 p.m. Pacific Time
- **Balanced Care Vision Plan II**
866.939.3633
Monday – Saturday, 8 a.m. – 11 p.m. Eastern Time
Sunday, 11 a.m. – 8 p.m. Eastern Time
- **Balanced Care Vision Plan III**
800.547.9515
Monday – Friday, 6 a.m. – 5 p.m. Pacific Time

COBRA Administration

The Standard offers complete COBRA administration of Vision insurance. The service includes notification, enrollment, billing, premium collection, eligibility maintenance, termination and reporting.



Limitations

Please consult the proposal accompanying this booklet for information about the limitations of the proposed Vision plan or plans.

Employee Participation

Noncontributory Vision plans require that all eligible employees receive coverage.

For voluntary plans, participation levels vary based on plan design. If a voluntary plan is proposed for your group, please consult the proposal for information on participation levels.

Effective Dates of Coverage

For noncontributory plans, coverage is effective on the first day of the month following the date that an employee or dependent becomes eligible. For contributory or voluntary plans, coverage is effective on the later of:

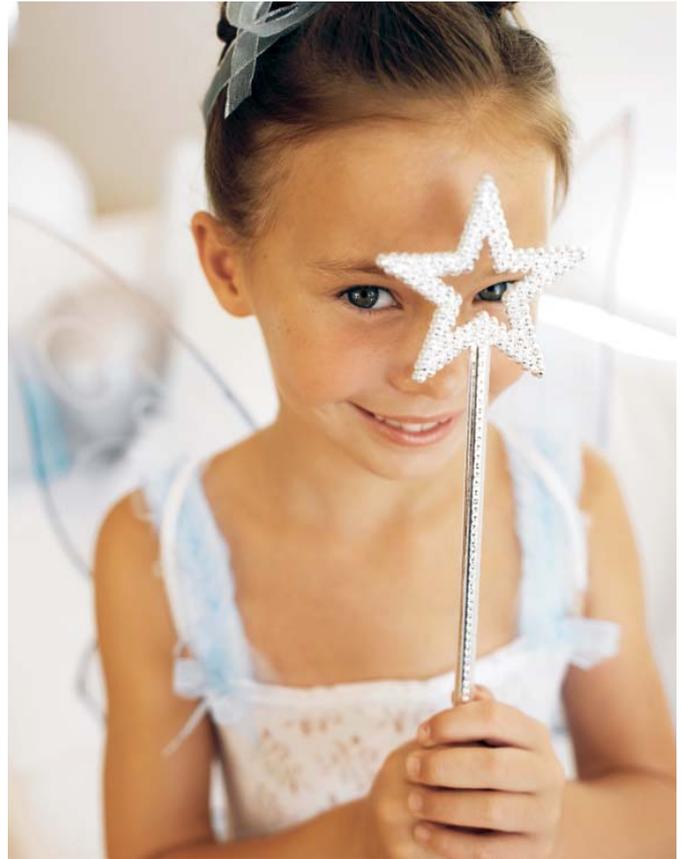
- The date the employee or dependent becomes eligible
- The date the employee applies for coverage under the plan, if application is made within 31 days of becoming eligible

When Insurance Ends

Provisions for when insurance coverage ends vary by plan. Please ask your Employee Benefits Sales Consultant for additional details.

Thank You

We appreciate the opportunity to work with you to meet your employees' needs for Vision insurance. If you have any questions about our proposal or would like further information about our products and services, please contact your insurance advisor or your Employee Benefits Sales Consultant.



Standard Insurance Company

Founded in Portland, Oregon in 1906, The Standard is a nationally recognized insurance provider offering group disability, life, dental and vision insurance and individual disability insurance. We provide insurance to more than 28,500 groups covering approximately 7.6 million employees nationwide.* Our first group policy, written in 1951 and still in force today, stands as a testament to our commitment to building long-term relationships.

We always strive to do what's right — for our policyholders and their employees. This dedication has resulted in a national reputation for quality products, superior service and industry expertise.

To learn more about Vision insurance from The Standard, contact your insurance advisor, call the Employee Benefits Sales and Service Office for your area at 800.633.8575 or visit us at www.standard.com.

* As of March 31, 2008, based on internal data developed by Standard Insurance Company.



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www.standard.com