



City of Oakley  
.....2022-2023.....  
Benefit Guide



Photo Credit: Tim Przybyla



## MISSION

The City of Oakley will create a resilient future that fosters and attracts a vibrant and evolving community that welcomes and values all people.

## VISION

The City of Oakley celebrates our unique Delta lifestyle and small-town feel where we **LIVE** in a safe dynamic community, **WORK** together to build the future, and **PLAY** in our own backyard.

## CORE VALUES

Our values guide us on a **PATH** to where we want to Live, Work and Play in the heart of the Delta.

Promote fair and equitable stewardship for the welfare of our diverse individuals that comprise our inclusive community.

Advocate a professional and family-friendly environment where Council, Staff and the Public can envision and realize the City's future together with a recognition of our shared commitments and opportunities.

Transparency is how we will create accountable partnerships to cultivate communication and collaboration to engage our thriving community.

Honesty and integrity are the foundation for building trust and fostering teamwork to live our mission and vision.



# CITY OF OAKLEY



**HONOR**

**COURAGE**

**PRIDE**

# YOUR BENEFITS

The City of Oakley is committed to supporting your overall wellness with a comprehensive benefits program designed to meet your unique needs. Key features of your City of Oakley benefits include:

- Medical
- Dental
- Vision
- Life/AD&D
- RHS (Misc)
- EAP
- PORAC (Police)
- LTD (Misc)
- FSA-Health
- FSA-Dependent



# WHO MAY ENROLL

- Full-time employees
- Part-time employees(30+hours/week\*)
- Eligible upon hire; must choose benefits within 30 days of hire date.
- Eligible dependents-
  - Legally Married Spouse
  - Registered Domestic Partner
  - Any Children under the age of 26

\*if working less than 40 hours all benefits are pro-rated

# WHEN TO ENROLL

- New Hire-
  - Benefit Eligibility-1st of the month following hire date
- Current Employee-
  - Within 30 days of any qualifying event (see page 4)
  - Every year during open Enrollment

# PAYING FOR COVERAGE

- Medical
  - Employee Only - receive \$1,235 stipend per month
  - Employee Plus Dependents - receive \$1,835 stipend per month
- Dental & Vision
  - 100% of Premium is paid for by the City
- Life
  - 100% of Premium for \$100,000 life insurance is paid for by the City (optional life is available at an additional cost to the employee)
- RHS, PORAC, LTD, FSA-See pages 14-18 for more details

# ENROLLMENT INFORMATION

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## 01 CHANGES TO ENROLLMENT

Open Enrollment happens one time per year. See dates below for benefit effective periods.

Medical & Vision - Effective December 1-November 30

Dental, Life, AD&D, FSA - Effective January 1-December 31

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## 02 QUALIFYING EVENT

Are you getting married or celebrating the birth of a child? Perhaps you or a child has lost coverage or you are joining your spouse or domestic partner's health plan through a new employer. No worries! You can easily update your benefit information for any qualifying life events using EASE.

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## 03 IMPORTANT NOTE

If you experience a qualifying event, you have 30 days to update your coverage. Please contact Human Resources immediately and then visit our enrollment site at <https://cityofoakley.ease.com>. If you do not update your coverage within 30 days from the qualifying event, you must wait until the next annual open enrollment period to update your coverage.

New Dependent Coverage is not automatic. When in doubt ASK HR!

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## 04 MANDATE FOR HEALTH COVERAGE

The Affordable Care Act (ACA) requires every tax payer in CA to have health coverage. Please note, while you can choose the coverage of your choice, City of Oakley's medical plans are considered affordable and meet the minimum value under the ACA.

# MEDICAL PLANS

VISIT [WWW.CALCHOICE.COM](http://WWW.CALCHOICE.COM) OR CALL 800-558-8803 TO FIND A MEDICAL PROVIDER IN YOUR NETWORK

## HMO MEDICAL PLANS

- Choose a Primary Care Physician or medical group that is part of the HMO network associated with your plan selection
- All care is directed through your PCP or medical group, including specialty care-referrals needed
- All treatment must be sought through doctors, clinic and hospitals that belong to the medical group of your plan selection

## HMO PLAN OPTIONS

- Kaiser Platinum HMO A
- Kaiser Gold HMO B
- Health Net Platinum HMO C
- Health Net Gold HMO B
- Anthem Gold HMO A

## PPO MEDICAL PLANS

- Allows you to direct your own care and is not limited to the physicians within the network
- No referrals are needed
- In Network providers will be less out of pocket to you than Out of Network providers

## PPO PLAN OPTIONS

- Anthem Gold PPO E



# KAISER PLAN OPTIONS

**HSA Qualified High Deductible Plan  
Lifetime Maximum Benefit**

**Deductible**

Individual

Family

Embedded deductible

**Out of pocket maximum**

Individual

Family

Embedded out of pocket maximum

**Preventative Care**

**Office visit copay (PCP / specialist)**

**Inpatient**

**Outpatient surgery**

**Lab and X-ray**

**Emergency services copay**

**Urgent care copay**

**Chiropractic (copay / visits)**

**Durable medical equipment**

**Physical Therapy**

**Prescription drugs**

Formulary

Deductible

Tier 1 / generic

Tier 2 / brand name

Tier 3 / non formulary

Tier 4 / specialty

Mail order - 90 day supply

**Limited network**

**HMO Platinum A**

No

Unlimited

none

none

yes

\$3,000

\$6,000

yes

100%

\$10 / \$20

\$500 Copay per admit

\$300 copay/procedure

X-ray: \$40, Lab: \$20  
(\$150 complex)

\$200 copay

\$10

\$15 copay/20 visits

90%

\$10

traditional

none

\$5

\$15

\$15

10% to \$250

\$10 / \$30 / \$30

Kaiser Only

**HMO Gold B**

No

Unlimited

\$250

\$500

yes

\$7,800

\$15,600

yes

100%

\$35 / \$55

\$600 per day, 5 day max

\$335 Copay/Procedure

X-ray: \$55, Lab: \$35  
(\$250 complex)

\$250 copay

\$35

not covered

80%

\$35

traditional

none

\$15

\$40

\$40

20% to \$250

\$30 / \$80 / \$80

Kaiser Only

# HEALTH NET PLAN OPTIONS

	HMO Platinum C	HMO Gold B
<b>HSA Qualified High Deductible Plan</b>	No	No
<b>Lifetime Maximum Benefit</b>	Unlimited	Unlimited
<b>Deductible</b>		
Individual	none	none
Family	none	none
Embedded deductible	yes	yes
<b>Out of pocket maximum</b>		
Individual	\$2,500	\$6,500
Family	\$5,000	\$13,000
Embedded out of pocket maximum	yes	yes
<b>Preventative Care</b>	100%	100%
<b>Office visit copay (PCP / specialist)</b>	\$30 / \$50	\$40 / \$60
<b>Inpatient</b>	\$600 copay per day, 4 days max	\$750 per day, 5 day max
<b>Outpatient surgery</b>	Surgical facility: \$500 Ambulatory surgery center: \$200	Surgical facility: \$1,200 Ambulatory surgery center: \$480
<b>Lab and X-ray</b>	X-ray: \$30, Lab: \$30 (\$250 complex)	X-ray: \$50, Lab: \$40 (\$300 complex)
<b>Emergency services copay</b>	\$250 copay	\$300 copay
<b>Urgent care copay</b>	\$50	\$60
<b>Chiropractic (copay / visits)</b>	not covered	not covered
<b>Durable medical equipment</b>	70%	60%
<b>Physical Therapy</b>	\$30	\$40
<b>Prescription drugs</b>		
Formulary	tiered	tiered
Deductible	none	none
Tier 1 / generic	\$5	\$15
Tier 2 / brand name	\$30	\$50
Tier 3 / non formulary	\$50	\$70
Tier 4 / specialty	30% to \$250	30% to \$250
Mail order - 90 day supply	\$10 / \$30 / \$50	\$30 / \$125 / \$175
<b>Limited network</b>	Wholecare Network	Wholecare Network

# ANTHEM BLUE CROSS PLAN OPTIONS

**HSA Qualified High Deductible Plan**

**Lifetime Maximum Benefit**

**Deductible**

Individual

Family

Embedded deductible

**Out of pocket maximum**

Individual

Family

Embedded out of pocket maximum

**Preventative Care**

**Office visit copay (PCP / specialist)**

**Inpatient**

**Outpatient surgery**

**Lab and X-ray**

**Emergency services copay**

**Urgent care copay**

**Chiropractic (copay / visits)**

**Durable medical equipment**

**Physical Therapy**

**Prescription drugs**

Formulary

Deductible

Tier 1 / generic

Tier 2 / brand name

Tier 3 / non formulary

Tier 4 / specialty

Mail order - 90 day supply

**Limited network**

## HMO GOLD A

No

Unlimited

none

none

yes

\$6,250

\$12,500

yes

100%

\$30 / \$60

\$550 copay per day, 4 days max

Surgical facility: \$500

Ambulatory surgery center: \$450

X-ray: \$15, Lab: \$15

(\$100 complex)

325 copay

\$30

\$30 (20 visits max / year)

50%

\$30

tiered

none

\$10 / \$20

\$50 / \$60

\$90 / \$100

30% / 40% to \$250

\$25 / \$150 / \$270 / 30% to \$250

Select HMO Network

The Select HMO Network DOES NOT include John Muir



# ANTHEM BLUE CROSS PLAN OPTIONS

## HSA Qualified High Deductible Plan Lifetime Maximum Benefit

### Deductible

Individual

Family

Embedded deductible

### Out of pocket maximum

Individual

Family

Embedded out of pocket maximum

### Coinsurance (plan pays)

Non network basis

### Preventative Care

### Office visit copay (PCP / specialist)

### Hospital coinsurance / copay

Inpatient

Outpatient surgery

### Lab and X-ray

### Emergency services copay

### Urgent care copay

### Chiropractic (copay / visits)

### Durable medical equipment

### Physical Therapy

### Prescription drugs

Formulary

Deductible

Tier 1 / generic (no ded)

Tier 2 / brand name

Tier 3 / non formulary

Tier 4 / specialty

Mail order - 90 day supply

### Limited network

## PPO GOLD E

No

Unlimited

	In-Network	Non-Network
Individual	\$500	\$2,000
Family	\$1,500	\$4,000
Embedded deductible	yes	
Individual	\$7,700	\$15,400
Family	\$15,400	\$30,800
Embedded out of pocket maximum	yes	
Non network basis	80%	50% fee schedule
Preventative Care	100%	50%
Office visit copay (PCP / specialist)	\$30 copay/\$60 copay - (ded waived)	50%
Inpatient	80%	50%
Outpatient surgery	\$250/80%	50%
Lab and X-ray	Lab \$15 / X-Ray \$15	50%
Emergency services copay	\$250/80%	
Urgent care copay	\$60 Copay	50%
Chiropractic (copay / visits)	50% Limit 20 visits	Not Covered
Durable medical equipment	50%	50%
Physical Therapy	\$30	50%
Formulary	traditional / tiered	
Deductible	\$150/\$300	
Tier 1 / generic (no ded)	\$10/\$20	Not Covered
Tier 2 / brand name	\$50/\$60	Not Covered
Tier 3 / non formulary	\$90/\$100	Not Covered
Tier 4 / specialty	30% / 40% to \$250	Not Covered
Mail order - 90 day supply	\$25/\$150/\$270/30% to \$250	Not Covered
Limited network	Prudent Buyer	

# Information and Tips

## MEDICAL BENEFITS



01

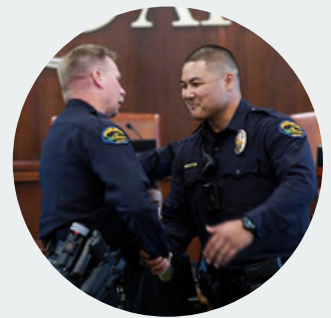
### Ask Questions?

Know before you go! Contact your provider in advance to determine what your out of pocket expense might be.

02

### Use your Free Preventative Care

Regular preventative care can reduce the risk of disease, provide early detection of health conditions, protect from higher cost options and potentially save your life!



03

### Urgent Care vs. Emergency

Know when to use urgent care facilities instead of an Emergency Room. The use of an Urgent Care facility for **MINOR** illness or injury could save time and money.

04

### Use Generic & Over the Counter

If the option is available and approved by your doctor, use generic & over the counter medications to save on prescription co-pays.



05

### Mail Order

Utilizing the mail order pharmacy is fast, easy and convenient way to save time and money on your maintenance medications. See carrier provisions for more details.

# OTHER THINGS TO KNOW ABOUT YOUR MEDICAL PLAN

## *Summary of Benefits and Coverage (SBC)*

Health insurance providers are required to provide you with an easy-to-understand summary about your plan's benefits and coverage. This guide is designed to help you better understand the medical plan options. Click on a plan option below to see the SBC for the specific Plan

01

Kaiser HMO

Platinum A

Gold B



02

Health Net HMO

Platinum C

Gold B



Anthem Blue  
Cross HMO

Gold A

03

Anthem Blue  
Cross PPO

Gold E

04



# DENTAL INSURANCE

Delta Dental PPO plan allows you to choose your own dentist. Choosing a dentist In-Network will keep out-of-pocket expenses low.

Find a Provider: [www.deltadentalins.com](http://www.deltadentalins.com)

	Delta PPO Plan		
	PPO Dentist (In-Network)	Delta Premier Dentist (no balance billing agreement)	Non-Delta Dentist Non-Network
Calendar Year Maximum	\$2,000		
Deductible (Annual)			
- Individual	\$25	\$25	\$25
- Family	\$75	\$75	\$75
Preventive (Plan Pays) Exams, Cleanings, X-Rays	100%	100%	100%
Basic Services (Plan Pays) Space Maintainers, Restorations, Oral Surgery, Sealants, Repairs	100%	85%	85%
Major Services (Plan Pays) Inlays, Crowns, Dentures, Endodontics, Periodontics	60%	50%	50%
Orthodontia	Children and Adults		
- Covered Members	N/A		
- Copay	50%		
- Coinsurance	50%		
- Lifetime Benefit Max	\$2,000		

*Tip: ask for a predetermination from your dental provider prior to having a procedure done. This will allow you to know the exact out-of-pocket prior to receiving services.*

# VISION INSURANCE

Vision Service Plan (VSP) provides quality care through a broad network of optical specialist. Use the in-network providers to keep out of pocket cost at a minimum.

Find a Provider: [www.vsp.com](http://www.vsp.com)

Vision Service Plan PPO Plan		
	VSP Vision	Non-Network
<b>Copay</b>		
- Examination	\$10 Copay	N/A
- Materials	\$25 Copay	N/A
<b>Examination</b>	100%	\$50 Allowance
<b>Lenses</b>		
- Single Vision	100%	\$50 Allowance
- Bifocal	100%	\$75 Allowance
- Trifocal	100%	\$100 Allowance
- Lenticular	100%	\$100 Allowance
- Polycarbonate lenses (children under 18)	100%	\$55 Allowance
<b>Frames</b>	\$180 Allowance	\$70 Allowance
<b>Contact Lenses</b>	In Lieu of Frames and Lenses	
- Cosmetic / Elective	\$150 Allowance	\$105 Allowance
- Medically Necessary	100%	\$210 Allowance
<b>Laser Vision Correction</b>	Discounts Apply	Not Covered
<b>Frequency</b>		
- Examination		12 Months
- Lenses		12 Months
- Frames		12 Months
- Contact Lenses		12 Months

*Tip: ask your provider if they offer any discounts for tints, coatings, add-ons, additional pair of glasses/contacts etc.*

# OTHER BENEFITS-THE STANDARD

In addition to Medical, Dental and Vision Coverage, the City of Oakley offers several income protection benefits

**A. Basic Group Life Insurance**  
Protects your family in the event of your death while you are actively employed with the City. Coverage of \$100,000 for employees working 40 hours per week

**B. Basic Accidental Death & Dismemberment**  
Insures you a benefit amount equal to the Basic Group Term Life coverage, if your death was caused by an accident.

**C. Long Term Disability**  
Pays 2/3's of your salary up to a maximum monthly benefit of \$6,666.

**D. Life Services**  
Access to Estate Planning Services, Financial Planning, Health & Wellness, Identity Theft Prevention, Funeral Arrangement, Greif Support, Legal Services, etc.

**E. Voluntary Life**  
Supplement your Basic Life and AD&D by purchasing voluntary Term Life Insurance. Employee, Spouse and Dependent Coverage is available.

Enroll in the 1st 30 days of employment and you are guaranteed up to an initial \$100k without the good health requirement.

**FOR MORE DETAILS VISIT THE STANDARD WEBSITE**

# FLEXIBLE SPENDING ACCOUNTS-NAVIA

## FSA- Medical

- Set aside money, before taxes are deducted to pay for certain health related expenses
- Lower Taxable Income
- Must use expenses in the plan year only
- Maximum Amount to set aside is estimated to be \$3,050
- Debit Card provided can be used for most expenses (may need to submit receipt)
- Any reimbursement can be direct deposited into your bank account
- Plan year begins in January
- Track using the Navia App

## FSA- Dependent Care

- Set aside money, before taxes are deducted to pay for dependent care related expenses (children under 13)
- Lower Taxable Income
- Must use expenses in the plan year only
- Maximum Amount to set aside is \$5,000
- Receipts and proof of payment must be submitted for reimbursement
- Any reimbursement can be direct deposited into your bank account
- Plan year begins in January
- Track using the Navia App

FSAs offer sizable tax advantages. The trade-off is that these accounts are subject to strict IRS regulations, including the use-it-or-lose-it rule. According to this rule, any funds left in the Dependent Account will be forfeited and any funds in excess of \$610 (est) in the Medical Spending Account will be forfeited. If you are unable to estimate your medical and dependent care expenses accurately, it is better to be conservative and underestimate rather than overestimate your expenses.



## TRANSIT AND PARKING SPENDING ACCOUNT (FSA)

The Transit and Parking Flexible Account allows employees to pay for eligible commuter expenses through a pre-tax account.

Different from the Health and Dependent Care Spending Accounts, this account can be adjusted on a monthly basis and does not expire at the end of the year.

Any amount remaining in the account as of the end of the calendar year will roll forward into the next year.

For 2023, monthly limits are estimated to be \$280 per month for transit and \$300 per month for parking.

## 457 Plan - \$22,500 for 2023

### Pre-Tax Option

- Can choose when and how much to contribute
- Taxable at withdraw
- No age requirement to withdraw
- Extremely flexible-make changes anytime
- You choose how to invest

### After Tax Option

- Considered a Roth 457 Plan
- Taxable at contribution, but not taxable at withdraw
- Must be 59 1/2 to withdraw
- Must have 5 years of contributions into the Roth 457 to withdraw
- Still Flexible to change
- You choose how to invest

## 401a Plan - \$66,000 for 2023

### Pre-Tax Only

- 60 day window from eligibility to decide to opt in
- IRS does not allow for enrollment after 60 days of eligibility
- Irrevocable while employed
- Taxable at withdraw
- Must be 59 1/2 to withdraw
- If Misc employee contributes to both 401 and 457, Employer
- match will go to the plan of choice, but 401 has larger income
- limit
- No Flexibility after initial decision
- You choose how to invest

# MISSION SQUARE

## Roth IRA

### After-Tax Only

- Maximum of \$6k-\$7k based on age
- Over 50 \$7K
- Under 50 \$6k
- If income maximum met-not eligible to contribute to a Roth IRA
- Not Taxable at withdraw
- Must be 59 1/2 to withdraw
- Must be separated from Service to withdraw
- Must have 5 years of contributions to the Roth IRA
- Link to Income Limits:  
<https://www.irs.gov/retirement-plans/plan-participantemployee/amount-of-roth-ira-contributions-that-you-can-make-for-2022>
- You choose how to invest

## Retiree Health Savings (RHS)

- Mandatory Employer Contribution
- Mandatory Employee Contribution-Pre-Tax
- Tax Free when reimbursed for medical expenses ONLY (no cash withdraw allowed)
- Contributions are determined by contract as opposed to individuals
- Reimbursed for eligible medical expenses
- At retirement
- Have a qualifying medical expense
- includes premiums, prescriptions, dental, vision, long term care, etc
- You choose how to invest
- Must have 5 years of contributions to vest in the plan and keep employer contribution



# OTHER BENEFITS



## POBAC *polac*

- Retiree Medical Trust for Police and Police Management
- \$450 per month City contribution
- See HR for details

## AFLAC *aflac*

- Optional Insurance Plans
- Payroll deductions
- See AFLAC Rep for more info



## TUITION *tuition*

- Personal and professional development of employees
- \$2,500 per fiscal year
- Prior approval needed
- See HR for info

## TRAVEL *travel*

- Included with group term life
- Offered by the Standard
- [www.standard.com/travel](http://www.standard.com/travel)



# WELLNESS BENEFITS

## **EMPLOYEE ASSISTANCE PROGRAM**

[WWW.HEALTHADVOCATE.COM/STANDARD3](http://WWW.HEALTHADVOCATE.COM/STANDARD3) OR 1-888-293-6948

Access to services through the Standard sponsored EAP program,  
including 6 face-to-face sessions

Confidential counseling to help balance your personal and  
professional life

Family, relationship, parenting, work or home conflicts, alcohol &  
drugs, personal development are just some of what is offered.

## **PSYCHOLOGICAL SERVICES GROUP**

[WWW.PSYCHSERVICESGROUP.COM](http://WWW.PSYCHSERVICESGROUP.COM)

For all Police Department Employees

Confidential counseling, specific to the law enforcement industry

Includes 10 one-on-one sessions along with critical incident stress  
management, quarterly training and group peer resources

## **GYM MEMBERSHIP**

### **QUARTERLY REIMBURSEMENT**

Up to \$35 per month for Misc Staff at a gym in East CCC

Up to \$10 per month for POA Staff at a gym in Oakley

Look for your quarterly reminder email from Human Resources

**FOR ANY QUESTIONS OR FURTHER INFORMATION,  
PLEASE CONTACT HUMAN RESOURCES**

# Discounts & Rewards

1

## ID Commander



Every ID Commander subscription includes the core services that are vital to safeguarding your private information. We provide authoritative coverage with a range of proactive monitoring solutions and send alerts to members when any activity is detected. Early detection of suspicious activity is the best defense against identity thieves

2

## Cash Back



You can earn cash back on everything you buy from thousands of brands. Simply make your purchases using BenefitHub and redeem your cash back. It's easy and a great way to save money.

3

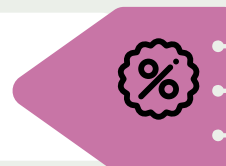
## Pet Insurance



BenefitHub members save with preferred pricing on My Pet Protection® plans from Nationwide®. Enjoy best-in-show coverage for vet bills, with 90% reimbursement for accidents, illnesses and more. For example, you can purchase a plan for your dog for \$45.50 per month that covers up to 90% of your vet bills up to \$7,500 per year after a \$250 deductible.

4

## Discounts



Receive a host of discounts on everyday purchases such as:

- Travel • Auto • Electronics • Apparel • Entertainment
- Restaurants • Health and Wellness • Beauty and Spa • Tickets
- Sports and Outdoors • And more!

You can also receive discounts on student loan refinancing. Watch for new discounts throughout the year and take advantage of the savings!

VISIT [WWW.TEAMOAKLEY.BENEFITHUB.COM](http://WWW.TEAMOAKLEY.BENEFITHUB.COM)

# RESOURCES & CONTACTS

## Human Resources-City of Oakley

Jeri Tejada	925-625-7014 or <a href="mailto:tejeda@ci.oakley.ca.us">tejeda@ci.oakley.ca.us</a>
Jeanine Williams-Cook	925-625-7011 or <a href="mailto:williams-cook@ci.oakley.ca.us">williams-cook@ci.oakley.ca.us</a>
Cynthia Dominguez	925-625-7118 or <a href="mailto:dominguez@ci.oakley.ca.us">dominguez@ci.oakley.ca.us</a>

## Medical - CalChoice

CaliforniaChoice Member Services	(800) 558-8003
Carrier Website	<a href="http://www.calchoice.com">www.calchoice.com</a>
Anthem Member Services	(855) 383-7248
Carrier Website	<a href="http://www.anthem.com/ca">www.anthem.com/ca</a>
HealthNet Member Services	(888) 926-4988
Carrier Website	<a href="http://www.healthnet.com">www.healthnet.com</a>
Kaiser Permanente Member Services	(800) 464-4000
Carrier Website	<a href="http://www.kp.org">www.kp.org</a>

## Dental - Delta

Member Services	(800) 765-6003
Carrier Website	<a href="http://www.deltadentalins.com">www.deltadentalins.com</a>

## Vision - VSP

Member Services	(800) 877-7195
Carrier Website	<a href="http://www.vsp.com">www.vsp.com</a>

## Travel Assistance

Member Services	(800) 872-1414
Carrier Website	<a href="http://www.standard.com/travel">www.standard.com/travel</a>

## Flexible Spending Accounts—Navia

Member Services	(800) 669-3539
Carrier Website	<a href="http://www.naviabenefits.com">www.naviabenefits.com</a>

## Employee Assistance Program/ Life & Disability

Member Services	(888) 293-6948
Carrier Website	<a href="http://www.healthadvocate.com/standard3">www.healthadvocate.com/standard3</a>
<b>Basic Life Insurance</b>	
Member Services	(800) 628-8600
Carrier Website	<a href="http://www.standard.com">www.standard.com</a>
<b>Long Term Disability</b>	
Member Services	(800) 368-1135
Carrier Website	<a href="http://www.standard.com">www.standard.com</a>