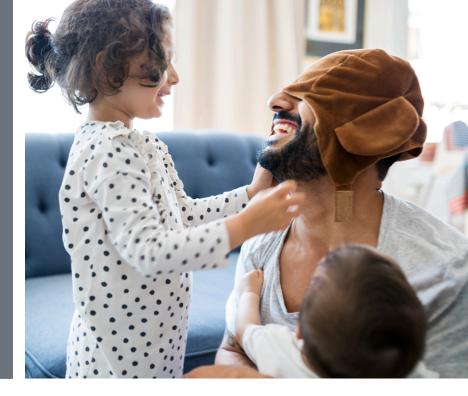


# Ready When You Need Us

Introducing The Standard

We're ready to help you protect what matters. Starting on **January 1**, **2024**, Standard Insurance Company (The Standard)<sup>‡</sup> will be **Havertys'** new provider for the following group coverage and service:



#### **Short Term Disability insurance**

can replace part of your income if a disability keeps you from working for a short time. It pays you directly to help cover expenses during recovery, like housing, food and child care.

#### Long Term Disability insurance

can help pay the bills if you become disabled and can't work for an extended period. That could be a few months or several years. This coverage helps replace part of your paycheck. That can help you protect your lifestyle and savings.

Additional Life insurance helps protect loved ones if you're no longer here to provide for them. They can use the payout to help pay expenses like funeral and medical costs, housing, college tuition and child care.

Accidental Death and Dismemberment insurance can help protect your family's finances if death or a serious accident

keeps you from providing for them.

Accident insurance can help with costs that medical insurance doesn't cover if you're hurt in an accident. It pays you or a covered family member directly and you can use it toward your deductible, copay or daily expenses during recovery.

Critical Illness insurance can help with costs from a serious illness that your medical insurance doesn't cover. It pays you or a covered family member a lump sum to use toward expenses like deductibles, groceries or child care during recovery.

#### **Hospital Indemnity insurance**

helps keep your finances on track when you're in the hospital. It pays you or a covered family member directly and you can use it to help cover costs such as copays, deductibles and living expenses.

#### **Absence Management Service**

provides a dedicated team to simplify reporting your absences to The Standard when you're out on disability or family leave. Our absence professionals work together with our disability experts to make the process easier.

## **Explore New Supplemental Benefits!**

Introducing Accident, Critical Illness and Hospital Indemnity insurance to complement your existing benefits. These new coverages help you feel prepared for the unexpected expenses that come with an accident, hospital stay, or serious illness.

**These plans pay you, not your medical providers**. Use the money for anything you choose — from medical costs to rent, gas, and groceries.

**Questions?** Log into your employee benefits portal at mybenefitharbor.com/ees/havertys.html. or visit standard.com.



### Standard Insurance Company standard.com | 1100 SW Sixth Avenue, Portland OR 97204

‡ The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon, in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.

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