

Standard Insurance Company

Founded in Portland, Oregon in 1906, The Standard is a nationally recognized provider of employee benefits products and services. The Standard provides insurance to 30,000 groups covering more than 6 million employees nationwide.¹

¹ As of December 31, 2017, based on internal data developed by Standard Insurance Company.

Municipal Employees' Retirement System (MERS) of Michigan

MERS is a public nonprofit organization that partners with municipalities and their employees all across the state to offer customized, sustainable retirement solutions. We understand the needs of our members, because our sole focus is serving you and your employees.

MERS partners with The Standard Insurance Company to offer competitive benefit features, a variety of plan designs and family-friendly provisions at an affordable cost.

Start offering Group Life and Disability Insurance today! Contact us at 800.767.MERS (6377) or visit www.mersofmich.com.



YOUR MERS
MEMBERSHIP HAS
ADVANTAGES

Municipal Employees' Retirement System of Michigan

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www.mersofmich.com

This publication contains a summary description of MERS benefits, policies or procedures. MERS has made every effort to ensure that the information provided is accurate and up to date as of 11/16/18. If this publication conflicts with the relevant provisions of the Plan Document, the Plan Document Controls. MERS, as a governmental plan, is exempted by state and federal law from registration with the SEC. However, it employs registered investment advisors to manage the trust fund in compliance with Michigan Public Employee Retirement System Investment Act. Past performance is not a guarantee of future returns. Please make independent investment decisions carefully and seek the assistance of independent experts when appropriate.

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**GROUP INSURANCE PACKAGES
AVAILABLE FROM THE STANDARD®**
LIFE, LONG TERM DISABILITY
& SHORT TERM DISABILITY INSURANCES



MERS has partnered with Standard Insurance Company to offer even more ways to protect your employees' financial future.

MERS manages over 3,300 plans in more than 900 Michigan municipalities to serve over 100,000 participants. MERS has leveraged the strength in those numbers to offer public sector employers Group Life and Disability Insurance Plans at affordable group rates.



GROUP LIFE INSURANCE

As a fundamental element of any benefits package, Group Life insurance helps protect employees and their loved ones from financial hardships related to an untimely death.

- Includes competitive features, a variety of plan designs and family-friendly provisions such as Supplemental Life and Dependents Life
- Benefit schedules can be based on uniform amounts, salary or employee classifications
- Plan design allows the option to combine Group Life insurance with Accidental Death and Dismemberment
- Employee paid contributory plans, including Voluntary Life and Additional Life, offer cost-effective alternatives for employees to purchase additional insurance

Employers appreciate the stability of MERS' predictable rates. Our competitive Group Life and Disability Insurance rates are locked in through December 31, 2021!

GROUP LONG TERM DISABILITY

- Protects employees financially from disabilities resulting from a covered physical disease, injury, pregnancy or mental disorder
- Provides assistance and incentives for employees to return to work as soon as possible
- Highly valued benefit that will help attract and retain high-caliber employees

GROUP SHORT TERM DISABILITY

- Short duration disabilities are more common than long term disabilities
- Short term disabilities can be very costly to employers both in lost productivity and actual expenses (especially for employers with a salary continuance plan for short-term absences)
- Mitigates expenses by replacing a portion of employee income lost due to a covered physical disease, injury, pregnancy or mental disorder

Do You Know Your Disability Risk? Did you know that the majority of disabilities are not caused by accidents? In fact, the two leading causes of disability are **cancer and bone/joint disorders** (such as arthritis, fibromyalgia, osteoporosis and carpal tunnel syndrome.)



1 in 4 of today's 20-year olds will become disabled before they retire



1 in 8 workers will be disabled for five years or more during their working careers

GET STARTED

Schedule a consultation with your Benefit Plan Advisor to learn more about the affordable group insurance rates available through MERS. Contact us at 800.767.MERS (6377) or visit www.mersofmich.com.