Tools For Added Peace Of Mind

Life is full of big events that require a plan. With some, it can be difficult to know where to start. That’s why it helps to have a valuable resource like the Life Services Toolkit.

As part of your Group Life insurance policy from Standard Insurance Company, you can benefit from a toolkit that helps you and your family prepare for and manage life’s details and major events. Plus, it’s automatically included with your Life insurance, so there’s no additional cost to you.

The benefits include:
- Peace of mind for you and your family, knowing that you are well prepared for major life events
- Guidance and support during a time of transition and loss
- Access to professional services that will help your family manage life’s details and some of its most challenging events
- Assistance that may be cost prohibitive to purchase on your own

For more information about the Life Services Toolkit, please speak with your human resources department.

Services For You And Your Family

The full suite of services and assistance within the Life Services Toolkit can be accessed 24 hours a day, seven days a week by you and your family members. This includes your spouse, or domestic partner, and children up to age 26. Involving your family is an excellent way to ensure everyone is aware of the available resources and can easily retrieve documents and information when needed.

Travel Assistance

Planning a trip can be exciting, but it can also present challenges—especially if your travels take you overseas. Under normal circumstances, the details can be bothersome. But if the unexpected should happen, the details are everything and reaching out to others for help is critical.

From pre-trip planning to emergency evacuations that help you return home safely, you can take advantage of a full range of medical, legal and travel assistance services when you travel more than 100 miles from home or on international trips up to 180 days.

- **Pre-trip Assistance** including passport, visa, weather and currency exchange information, health hazards advice and inoculation requirements
- **Trip Assistance** including emergency ticket, credit card and passport replacement assistance, funds transfer assistance and missing baggage assistance
- **Medical Assistance** including locating medical care providers and interpreter services
- **Legal Assistance** including locating a local attorney, consular officer or bail bond services
- **Emergency Transportation Services** including arranging and paying for emergency evacuation to the nearest adequate medical facility and medically necessary repatriation to the employee’s home, including repatriation of remains
- **Personal Security Services** including logistical arrangements for ground transportation, housing and/or evacuation in the event of political unrest and social instability. In more complex situations, assists in making arrangements with providers of specialized security services.

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1 Funeral Planning & Concierge Services and Digital Identity Archive may also be available to your parents and in-laws. See your human resources department for more information.

2 Emergency Transportation Services must be arranged by FrontierMEDEX. Related medical services, medical supplies and a medical escort are covered where applicable and necessary, as determined by FrontierMEDEX.
Funeral Planning & Concierge Services

Funerals are among the most expensive costs people may face in their lifetime, and decisions are often made under difficult circumstances. Naturally, many people also lack the knowledge to make an informed and confident decision.

With this service, an advisor provides personalized assistance with all funeral-related issues – both before the need occurs and during. Services designed to take the burden off you and your family include:

- Access to a knowledgeable funeral advisor
- Online research reports providing detailed price comparisons of local funeral homes
- Negotiation of funeral service prices with a local funeral home of your or your family’s choice, removing you or your family from a potentially uncomfortable sales-focused environment
- Funeral pre-planning tools that can save and store your preferences

Digital Identity Archive®

Most people have several online accounts and passwords. Digital Identity Archive provides a secure website for recording, storing and updating personal information such as digital memberships, usernames, passwords and related documents. Information will be released to a designated person(s) at the time of your death.

Online Estate Planning

A national survey found that nearly 60 percent of Americans do not have a will specifying how assets are to be distributed and who is to care for minor children following a person’s death. Without a will, it is often left to the courts and state law to determine the handling of one’s estate. Even among the minority of Americans who do have a will, many fail to keep this vital legal document updated.³

With Online Estate Planning, you will have access to an online library of legal forms that will enable you to prepare a personalized will as well as other estate planning documents.

You can select from one of six available will forms. After you’ve completed your will, you can store, view, update or print it. You’ll end up with a legal document that can be notarized.

How To Access The Toolkit

Travel Assistance

Group #9061
operations@frontiermedex.com
1.800.527.0218 in the U.S., Canada, Puerto Rico, U.S. Virgin Islands and Bermuda
1.410.456.6330 to call collect worldwide

Funeral Planning & Concierge Services, Digital Identity Archive

[www.everestfuneral.com/thestandard](http://www.everestfuneral.com/thestandard)
Enrollment code: Standard
1.866.400.4945

Online Estate Planning

[www.bdalifeservices.com/standard](http://www.bdalifeservices.com/standard)
Username: standard

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For more than 100 years, we have been dedicated to our core purpose: helping people achieve financial well-being and peace of mind. We have earned a national reputation for quality products and superior service by always striving to do what is right for our customers.

Headquartered in Portland, Oregon, The Standard is a nationally recognized provider of Group Disability, Life, Dental and Vision insurance and Individual Disability insurance. We provide insurance to more than 23,000 groups covering nearly 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.

To learn more about group Life from The Standard, contact your human resources department or visit us at www.standard.com.

* As of March 31, 2014, based on internal data developed by Standard Insurance Company.

Travel Assistance is provided through an arrangement with FrontierMEDEX, Inc., which is not affiliated with The Standard. Travel Assistance is not an insurance product, in all states except in Oregon.

Funeral Planning & Concierge Services and Digital Identity Archive services are provided through an arrangement with Everest Funeral Package, LLC (Everest), which is not affiliated with The Standard. Funeral Planning & Concierge Services and Digital Identity Archive are not insurance products. Everest and its affiliates have no affiliation with Everest ReGroup, Ltd., Everest Reinsurance Company or any of their affiliates.

Online Estate Planning is provided through an arrangement with Bensinger, DuPont & Associates, which is not affiliated with The Standard. Online Estate Planning is not an insurance product.

Standard Insurance Company
1100 SW Sixth Avenue
Portland OR 97204

www.standard.com

GP190-LIFE/S399, GP899-LIFE, GP190-LIFE/AIDS/S399, GP299-LIFE/TRUST, GP190-LIFE/ASSOC/S399, GP190-LIFE/TRUST/S399

Life Services Toolkit
SI 12914 (8/14) EE
Group Life Insurance

Life Services Toolkit
Helping You Handle Life's Details

Through the Life Services Toolkit, Standard Insurance Company gives you access to services that help you and loved ones prepare for and manage life’s major events. You, your spouse or domestic partner, and your children up to age 26 can access these services 24 hours a day, 7 days a week. The Life Services Toolkit is included in your Group Life insurance, which means there’s no additional cost to you.

Travel Assistance
Services include a full range of medical, travel, legal and emergency transportation services when you travel more than 100 miles from home or internationally on trips up to 180 days.

Funeral Planning & Concierge Services
This offering provides personalized assistance with all funeral-related matters, both before and during your need, including local funeral home price comparisons and the negotiation of final funeral service costs with the funeral home your family chooses.

Digital Identity Archive®
To help make retrieving your online information easy in the future, this service provides a secure website for recording, storing and updating items like usernames and passwords. The information can be accessed by your designated person as needed, anytime after your death.

Online Estate Planning
You’ll have access to an online library of legal forms, including a will, that enables you to prepare, view and print documents that can be notarized and stored in a secure place.

To learn more about The Standard, visit us at www.standard.com.
For more information about the Life Services Toolkit from The Standard, contact your human resources department.

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Life Services Toolkit
• Travel Assistance
• Funeral Planning & Concierge Services
• Digital Identity Archive
• Online Estate Planning

Please share the contact information on the back of this card with your family members, and remember to keep it in a location that everyone can easily access.

Call anytime for assistance – 24 hours a day, 7 days a week.
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