Group Life Insurance

A caring approach to providing financial support after a death

By adding Group Life insurance to your benefits package, you're helping to protect your employees and their families from financial hardship in the event of a death. Standard Insurance Company (The Standard) offers flexible and family-friendly plans, but more importantly, we understand that handling life insurance matters takes a special touch. Our benefits employees undergo annual grief training to help them compassionately interact with Life beneficiaries and handle claims with care.

Life Insurance Highlights:

- Coverage up to a guarantee issue maximum amount when eligible employees apply during their initial enrollment period
- A generous Accelerated Benefit that allows eligible employees suffering from terminal illnesses to receive an early payout of a portion of their Life insurance benefit
- Travel Assistance services for eligible employees with medical care situations and other emergencies while traveling more than 100 miles from home or internationally[1]
- Accidental Death and Dismemberment (AD&D) insurance as a standalone coverage or in combination with Life insurance

1 Travel Assistance is provided through an arrangement with a service provider that is not affiliated with The Standard. Travel Assistance is not an insurance product in all states except Oregon.

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.

For more information about Life insurance, contact your insurance advisor or the Employee Benefits Sales and Service office for your area at 800.633.8575.

Standard Insurance Company
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standard.com

GP190-LIFE/S399, GP899-LIFE,
GP190-LIFE/A99/S399, GP411-LIFE,
GP190-LIFE/S214

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You can rely on The Standard's expertise in Life insurance to help you make smart decisions about your benefits package. Base your benefit schedules on uniform amounts, multiples of salary or employee classifications.

A Typical Lineup of Attractive Features

- A Waiver of Premium benefit is available for qualifying totally disabled employees.
- Portability of insurance allows eligible employees to continue coverage after their employment terminates.
- The Life Services Toolkit gives employees access to online content for will preparation, identity theft support, and other tools and calculators, and provides beneficiaries with services for grief and legal and financial matters.[2]

Select from These Add-on Options

- **Dependents Life and AD&D insurance:** Offer coverage for spouses and eligible children.
- **Additional Life and AD&D insurance:** Give employees the chance to apply and pay for an increased amount of Group Life and AD&D insurance beyond the basic group Life and AD&D coverage.
- **Health Advocacy Solution:** Connect your employees with registered nurses and other professionals who can help them sort out paperwork and handle other complicated healthcare issues.

Life insurance is just one in an array of flexible products and services offered by The Standard. Let us help you design a competitive and cost-effective benefits package that helps you protect the financial health of your most valuable resource: your employees.

Life Insurance from The Standard features competitive features, family-friendly provisions and portability when eligible employees leave the company.

2 Life Services Toolkit is offered through an arrangement with a service provider that is not affiliated with The Standard. This service is not an insurance product.

This policy has exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or terminated. Please contact The Standard for additional information, including costs and complete details of coverage.