



# Benefit Presentation

created on 08-2020 for:  
Belton School District

Standard Insurance Company



# For Your Information

These policies have exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or terminated. Please consult your benefits summary and other enrollment materials from The Standard for further details before making a purchase decision and enrolling.

Contact The Standard for additional information, including costs and complete details of coverage.



# Introduction

Your lineup of benefits from The Standard include:

- Basic Life Insurance and Accidental Death & Dismemberment (AD&D)
- Voluntary Life Insurance and AD&D
- Long Term Disability
- Value Added Services



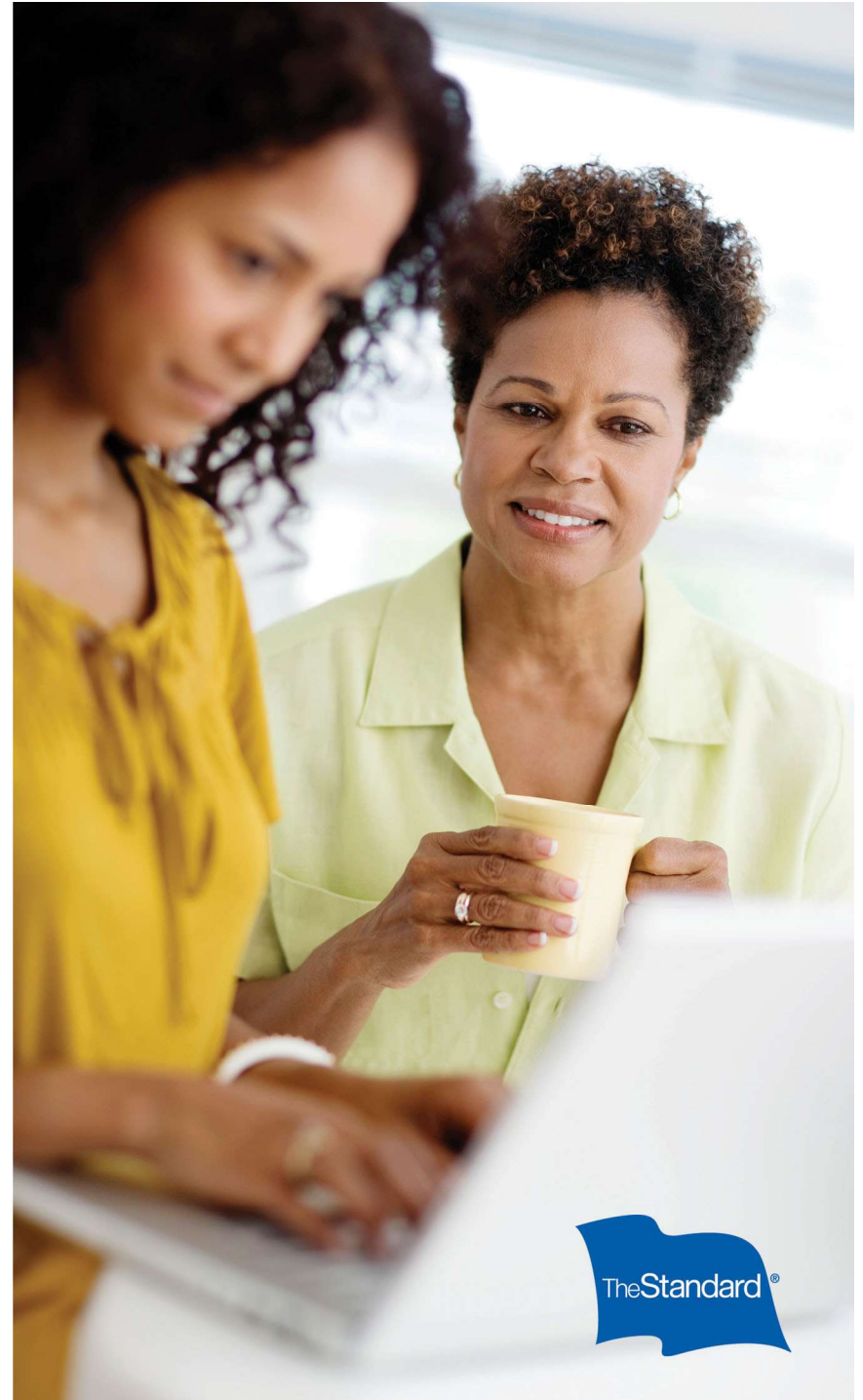


Life and AD&D Insurance



# Life and AD&D Insurance Overview

- Basic Life: 1 times Annual Earnings, rounded to the next higher \$1,000 to a maximum of \$300,000
- Matching Accidental Death and Dismemberment
- Accelerated benefit
- Portability and Conversion
- Coverage reduces to  
65% at age 65, to 50% at age 70 & to 35% at age 75





# Voluntary Life and AD&D Overview

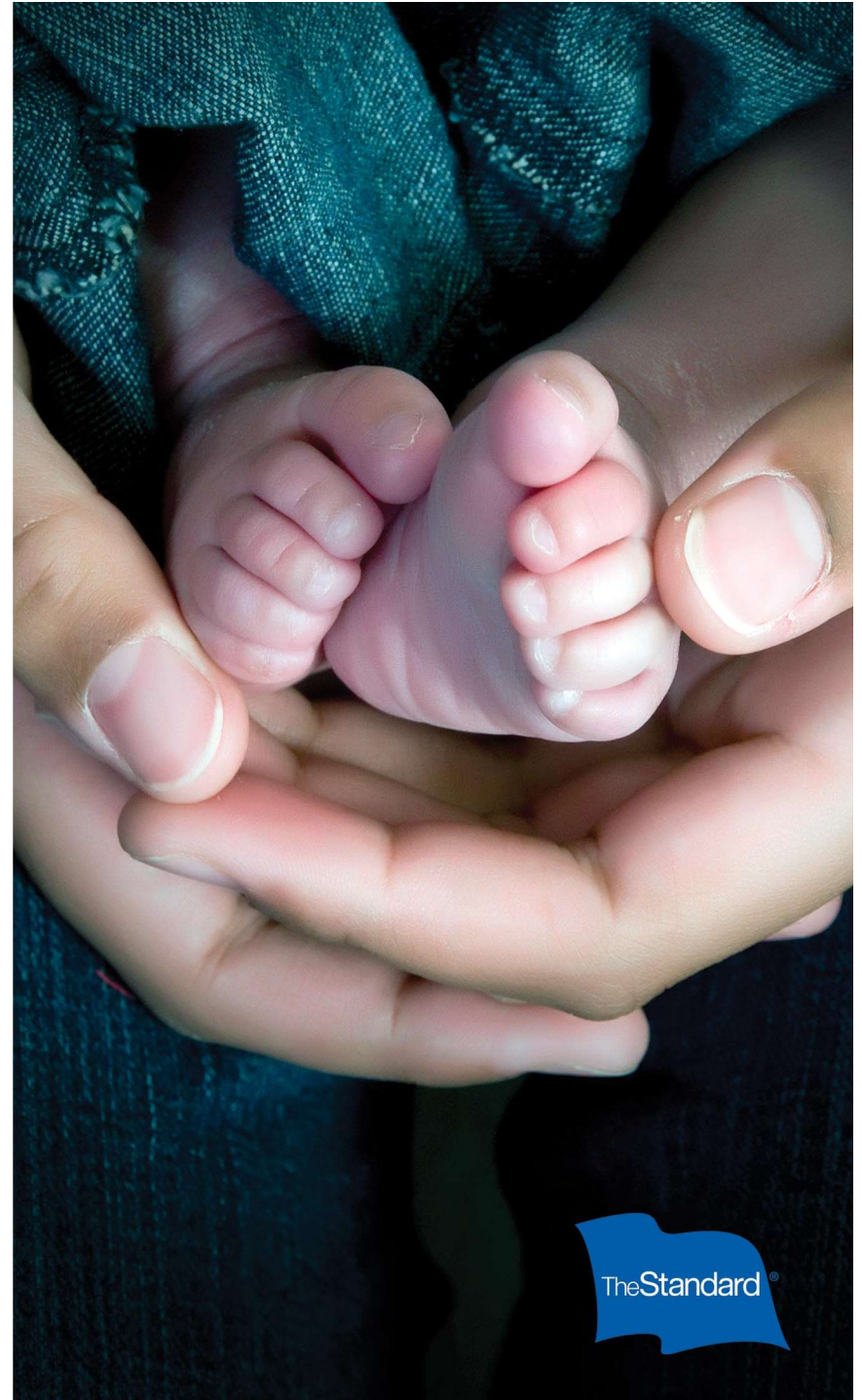
|                               | Employee  | Spouse  | Child                 |
|-------------------------------|---|---|-----------------------|
| <b>Benefit Schedule</b>       | Increments of \$10,000  | Increments of \$10,000                                      | Increments of \$2,000 |
| <b>Maximum Benefit</b>        | Lesser of<br>6 times Annual Earnings<br>(rounded to the next \$10,000)<br>OR<br>\$500,000 | \$300,000   | \$10,000              |
| <b>Minimum Benefit</b>        | \$10,000  | \$10,000  | \$2,000               |
| <b>Guarantee Issue</b>        | \$200,000   | \$50,000  | Full benefit          |
| <b>AD&amp;D Benefit</b>       | matches life benefit  | matches life benefit  | matches life benefit  |
| <b>Age Reduction Schedule</b> | to 65% at age 65<br>to 50% at age 70<br>to 35% at age 75                                  | to 65% at age 65*<br>to 50% at age 70*<br>to 35% at age 75* | none                  |

\*spouse age reductions are based on spouse age



# Voluntary Life and AD&D Details

- You must elect coverage on yourself before electing coverage on your spouse and/or child
- The coverage amount on your spouse cannot exceed the amount you have chosen for yourself
- The amount of Basic Life plus Voluntary Life may not exceed 6 times annual earnings
- Children are covered from live birth through age 26



# During Future Open Enrollments

- Employees currently enrolled in Additional Life insurance for an amount less than \$200,000, may elect to increase by one unit (\$10,000), up to the Guarantee Issue Amount without completing a Medical History Statement.
- Employees currently enrolled in Additional Life insurance for an amount great than \$200,000, may elect to increase their coverage, but will need to complete a Medical History Statement and be approved for the coverage.



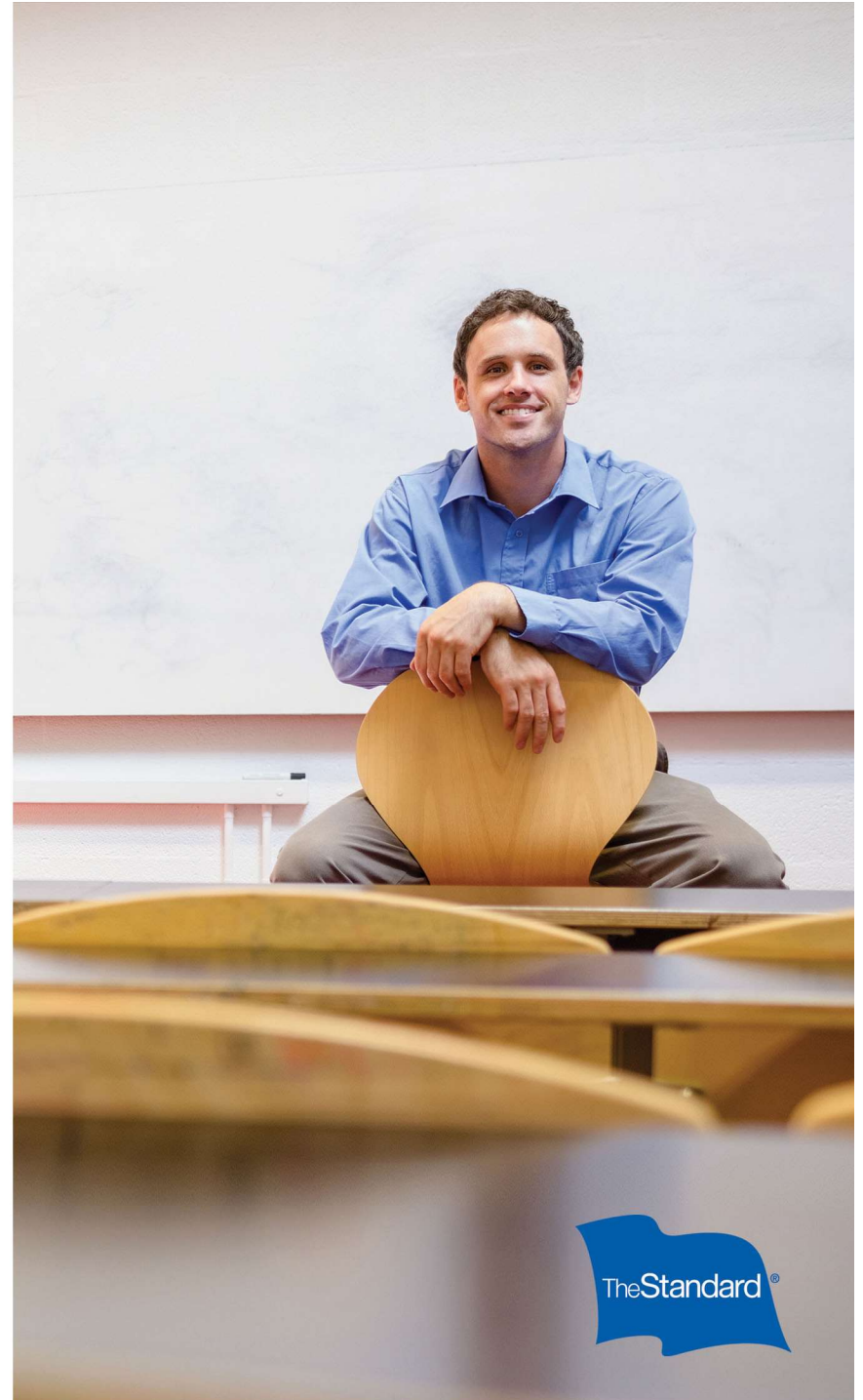


# Disability Insurance



# Disability Overview

- What is your biggest asset?  
(Hint: It's you.)
- Think of disability insurance as insurance for a portion of your paycheck
- It provides a monetary benefit if you're unable to work because of a qualifying illness or injury



# Long Term Disability Insurance

- **Monthly benefit amount:** 60% of your eligible earnings less deductible income
- **Maximum monthly benefit:** \$13,000
- **Benefit waiting period:** 90 days
- **Maximum benefit period:** If you become disabled before age 62, LTD benefits may continue until age 65 or to SSNRA, or 3 years 6 months, whichever is longest. If you become disabled at age 62 or older, the benefit duration is determined by the age when disability begins. Please reference the summary or certificate for more details.





Value-Added Services



# Travel Assistance

An included service that connects you to resources when you're traveling more than 100 miles from home.

- Help when you need it
- Available 24/7
- Domestic or international travel



Contact Travel Assistance

**800.872.1414**

United States, Canada, Puerto Rico,  
U.S. Virgin Islands and Bermuda

Everywhere else

**+1.609.986.1234**

Text:

**+1.609.334.0807**

Email:

**medservices@assistamerica.com**





# We Provide Additional Services That Add Value

Our Life Services Toolkit Goes Beyond a Benefit Check

**visit [standard.com/mytoolkit](https://standard.com/mytoolkit)**

Giving employees tools and support to deal with the loss of a loved one or plan for the future helps them move toward better personal results. That can help you achieve better results from your benefits. Services for beneficiaries include:

**Grief and loss support.** Up to 6 face-to-face sessions, unlimited phone support and 24-hour assistance by phone, web and live chat.

**Books to help children cope.** Age-appropriate books can be sent to children and adults coping with loss.

**Beneficiary portal.** Online calculators/resources, guidance from qualified grief experts.

**Financial counseling.** Counseling by phone with option to schedule a 60-minute in-depth session.

**Legal services.** Includes a 30-minute legal consultation by phone, plus 25% rate reduction with network attorney.

## Employee Services

Online portal for all covered members offers:

- Estate planning assistance
- Funeral arrangements
- Identity theft prevention
- Financial planning
- Health and wellness resources

The Life Services Toolkit is provided through an arrangement with Morneau Shepell and is not affiliated with The Standard. Morneau Shepell is solely responsible for providing and administering the included service. This service is not an insurance product. The Life Services Toolkit is not available to Life insurance beneficiaries who are minors or to non-individual entities such as trusts, estates or charities.



# Employee Assistance Program

Included, confidential consultation resource

- Covers you and your immediate family members
- Consultation options:
  - By phone or in person
  - 3 face-to-face sessions per issue
- Legal and financial help
- Webinars
- Contact EAP 24 hours a day, seven days a week:
  - 888.293.6948
  - TDD: 800-327-1833
  - [Workhealthlife.com/Standard3](https://www.workhealthlife.com/Standard3)



A scenic view of a city, likely Seattle, with a large mountain (Mount Rainier) in the background. The city is nestled in a valley, surrounded by dense evergreen trees. The word "Questions?" is overlaid in white text on the image.

Questions?