

# Life Services Toolkit

Helping You Handle Life's Details



Standard Insurance Company  
Group Life Insurance



## Life Insurance Plus – Added 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 program that gives you access to services that help you and your family prepare for, and manage, life's details and major events. Plus, it's automatically included with your group 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
- Support during a time of transition and loss as all of your wishes have been discussed, documented and secured in a safe, known place
- 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 for some, if purchased on an individual basis

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.<sup>1</sup> 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<sup>2</sup>
- **Personal Security Services** including logistical arrangements for ground transportation, housing and/or evacuation in the event of political unrest, social instability and health or environmental hazards. In more complex situations, assists in making arrangements with providers of specialized security services.

<sup>1</sup> 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.

<sup>2</sup> 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 recent national survey found that only 44 percent of American adults have a will which specifies 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 a person's estate. Even among the minority of Americans who do have a will, many fail to keep this vital legal document updated.<sup>3</sup>

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. Once completed, the form can be stored, viewed, updated and printed, so that in the end you have a legal document that can be notarized.

## How To Access Life Services

Simply log on to these websites or call the phone numbers listed below.

### Travel Assistance

#### Member Center

[www.medexassist.com/standard/standard1.aspx](http://www.medexassist.com/standard/standard1.aspx)  
Group #9061

[operations@frontiermedex.com](mailto: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.horizoncarelink.com](http://www.horizoncarelink.com)

**Username:** willprep

**Password:** standard

<sup>3</sup> Source: Thomson FindLaw, [www.findlaw.com](http://www.findlaw.com)



For more than 100 years we have been dedicated to our core purpose: to help 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. We provide insurance to more than 25,500 groups covering nearly 8.4 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 Life Services Toolkit from The Standard, contact your human resources department or visit us at **[www.standard.com](http://www.standard.com)**.

\* As of June 30, 2012, 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 Oregon and Washington.

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 Horizon Behavioral Services, LLC, 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](http://www.standard.com)

GP190-LIFE/S399, GP899-LIFE, GP190-LIFE/A997/S399, GP399-LIFE/TRUST, GP190-LIFE/ASSOC/S399, GP190-LIFE/TRUST/S399

Life Services Toolkit  
SI 12914 (9/12)