

Welcome to your employee benefits.

Enroll in coverage now to help protect yourself and your loved ones in the future.



Shawnee Mission School District

Standard Insurance Company



Act Now to Help Protect What Matters Most



The life you're building for yourself and your family is precious. Every financial decision, every first step, every milestone — these are the things that matter. Think of insurance as a financial safety net that can help protect you when life doesn't go as planned. Enrolling in coverage now is a small thing you can do to help make sure you and your loved ones keep moving forward.

In this guide, you'll find details about your group insurance options from Standard Insurance Company (The Standard) and the forms you need to start the application process.



Protection for Your Loved Ones

Life insurance helps provide support and stability to your family if something were to happen to you or your spouse or children. It can help your family financially through a difficult time and provide support into the future.

Accidental Death and Dismemberment (AD&D) insurance helps protect against a sudden financial loss brought on by an accidental death. It can also help pay for the high cost of living associated with surviving an accident that results in a severe physical loss.

Benefits You Can Apply for Now:

- Voluntary Life and AD&D insurance
- Dependents Life insurance

Ready to Apply?

Once you've reviewed your options, the next step is to apply via your Shawnee Mission School District enrollment procedures.

SI 16919-D-KS-155117 (6/19)



Group Life and AD&D Insurance

Help protect your loved ones from financial hardship.

Life insurance coverage is designed to help provide financial support and stability to your family should you pass away. Accidental Death & Dismemberment (AD&D) insurance provides an extra layer of protection if you die or become dismembered in an accident. You can also cover your eligible spouse and child(ren).



This plan offers:

- Competitive group rates
- The convenience of payroll deduction
- Benefits if you are dismembered, become terminally ill or die
- An annual enrollment opportunity. See Annual Enrollment section for additional details.

② About This Coverage

Life Insurance		
How Much Can I Apply For? The coverage amount for your spouse cannot exceed 100 percent of your Life coverage. The coverage amount for your child(ren) cannot exceed 100 percent of your Life coverage.	For You:	\$10,000 – \$350,000 in increments of \$10,000
	For Your Spouse:	\$5,000 – \$175,000 in increments of \$5,000
	For Your Child(ren):	\$5,000 or \$10,000
What is the Guarantee Issue Maximum? Depending on your eligibility, this is the maximum amount of coverage you may apply for during initial enrollment without answering health questions.	For You:	Up to \$250,000
	For Your Spouse:	Up to \$25,000
AD&D Insurance		
The benefit is paid if you are seriously injured or pass away as a result of a covered accident.		
What Does My AD&D Benefit Provide?	For You:	The AD&D insurance coverage amount matches what you elect for Life insurance.
Keep in mind that the amount payable for certain losses is less than 100 percent of the AD&D insurance benefit.		

See the Important Details section for more information, including requirements, exclusions, age reductions and definitions.

Annual Enrollment

During Shawnee Mission School District's Annual Enrollment Period

For You. If you are currently enrolled in Voluntary Life insurance for an amount less than \$250,000, you may elect to increase your coverage by \$10,000 annually, up to, but not to exceed, the guarantee issue amount of \$250,000 without having to secure medical underwriting approval.

For Your Spouse. If your spouse is currently enrolled in Dependents Life insurance for an amount less than \$25,000, you may elect to increase coverage by \$5,000 annually, up to, but not to exceed, the guarantee issue amount of \$25,000 without having to secure medical underwriting approval.

Additional Features

Your coverage comes with some added features:

Life Insurance	
Accelerated Benefit	If you become terminally ill, you may be eligible to receive up to 75 percent of your Life benefit to a maximum of \$500,000.
Travel Assistance ¹	Available 24 hours a day, this service connects you to resources when you're traveling at least 100 miles from home or in a foreign country for up to 180 days.
Life Services Toolkit ²	This service allows you and your beneficiaries access to online content for will preparation, identity theft support and other tools and calculators, and provides your beneficiaries with services for grief, and legal and financial matters.
AD&D Insurance	
Seat Belt and Air Bag Benefit(s)	The Standard may pay an additional benefit if you die while wearing a seat belt, provided certain conditions are met. If the car's air bags deploy during an accident, an air bag benefit may also be payable.
Family Benefits Package	This benefit is designed to help surviving family members maintain their standard of living and pursue their dreams. Included in the package are benefits to help with child care, career adjustment for your spouse and higher education for your child(ren).

1 This service is provided through an arrangement with a service provider who is not affiliated with The Standard. Travel Assistance is not an insurance product in all states except Oregon. For more information, visit www.standard.com/travel-info.

2 The Life Services Toolkit is offered through an arrangement with a service provider that is not affiliated with The Standard. For more information, visit www.standard.com/mytoolkit-info.

How Much Life Insurance Do You Need?

After a serious accident or death in the family, there are many unexpected expenses. Your benefits could help your family pay for:

- Outstanding debt
- Burial expenses
- Medical bills
- Your children's education
- Daily expenses

To estimate your insurance needs, you'll need to consider your unique circumstances. Use our online calculator at **www.standard.com/life/needs**.

💰How Much Your Coverage Costs

Because this insurance is offered through Shawnee Mission School District, you'll have access to competitive group rates, which may be more affordable than those available through individual insurance. You'll also have the convenience of having your premium deducted directly from your paycheck. How much your premium costs depends on a number of factors, such as your age and the benefit amount.

Employee Life with AD&D Monthly Premiums

Coverage Amount	Employee's Age as of your last birthday										
	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74*	75+*
\$10,000	0.37	0.51	0.60	0.82	1.23	1.80	3.19	4.40	9.26	8.24	5.54
\$20,000	0.74	1.02	1.20	1.64	2.46	3.60	6.38	8.80	18.52	16.48	11.07
\$30,000	1.11	1.53	1.80	2.46	3.69	5.40	9.57	13.20	27.78	24.72	16.61
\$40,000	1.48	2.04	2.40	3.28	4.92	7.20	12.76	17.60	37.04	32.96	22.14
\$50,000	1.85	2.55	3.00	4.10	6.15	9.00	15.95	22.00	46.30	41.21	27.68
\$60,000	2.22	3.06	3.60	4.92	7.38	10.80	19.14	26.40	55.56	49.45	33.21
\$70,000	2.59	3.57	4.20	5.74	8.61	12.60	22.33	30.80	64.82	57.69	38.75
\$80,000	2.96	4.08	4.80	6.56	9.84	14.40	25.52	35.20	74.08	65.93	44.28
\$90,000	3.33	4.59	5.40	7.38	11.07	16.20	28.71	39.60	83.34	74.17	49.82
\$100,000	3.70	5.10	6.00	8.20	12.30	18.00	31.90	44.00	92.60	82.41	55.35
\$110,000	4.07	5.61	6.60	9.02	13.53	19.80	35.09	48.40	101.86	90.65	60.89
\$120,000	4.44	6.12	7.20	9.84	14.76	21.60	38.28	52.80	111.12	98.89	66.42
\$130,000	4.81	6.63	7.80	10.66	15.99	23.40	41.47	57.20	120.38	107.13	71.96
\$140,000	5.18	7.14	8.40	11.48	17.22	25.20	44.66	61.60	129.64	115.37	77.49
\$150,000	5.55	7.65	9.00	12.30	18.45	27.00	47.85	66.00	138.90	123.62	83.03
\$160,000	5.92	8.16	9.60	13.12	19.68	28.80	51.04	70.40	148.16	131.86	88.56
\$170,000	6.29	8.67	10.20	13.94	20.91	30.60	54.23	74.80	157.42	140.10	94.10
\$180,000	6.66	9.18	10.80	14.76	22.14	32.40	57.42	79.20	166.68	148.34	99.63
\$190,000	7.03	9.69	11.40	15.58	23.37	34.20	60.61	83.60	175.94	156.58	105.17
\$200,000	7.40	10.20	12.00	16.40	24.60	36.00	63.80	88.00	185.20	164.82	110.70
\$210,000	7.77	10.71	12.60	17.22	25.83	37.80	66.99	92.40	194.46	173.06	116.24
\$220,000	8.14	11.22	13.20	18.04	27.06	39.60	70.18	96.80	203.72	181.30	121.77
\$230,000	8.51	11.73	13.80	18.86	28.29	41.40	73.37	101.20	212.98	189.54	127.31
\$240,000	8.88	12.24	14.40	19.68	29.52	43.20	76.56	105.60	222.24	197.78	132.84
\$250,000	9.25	12.75	15.00	20.50	30.75	45.00	79.75	110.00	231.50	206.03	138.38
\$260,000	9.62	13.26	15.60	21.32	31.98	46.80	82.94	114.40	240.76	214.27	143.91
\$270,000	9.99	13.77	16.20	22.14	33.21	48.60	86.13	118.80	250.02	222.51	149.45
\$280,000	10.36	14.28	16.80	22.96	34.44	50.40	89.32	123.20	259.28	230.75	154.98
\$290,000	10.73	14.79	17.40	23.78	35.67	52.20	92.51	127.60	268.54	238.99	160.52
\$300,000	11.10	15.30	18.00	24.60	36.90	54.00	95.70	132.00	277.80	247.23	166.05
\$310,000	11.47	15.81	18.60	25.42	38.13	55.80	98.89	136.40	287.06	255.47	171.59
\$320,000	11.84	16.32	19.20	26.24	39.36	57.60	102.08	140.80	296.32	263.71	177.12
\$330,000	12.21	16.83	19.80	27.06	40.59	59.40	105.27	145.20	305.58	271.95	182.66
\$340,000	12.58	17.34	20.40	27.88	41.82	61.20	108.46	149.60	314.84	280.19	188.19
\$350,000	12.95	17.85	21.00	28.70	43.05	63.00	111.65	154.00	324.10	288.44	193.73

* Coverage amounts for ages 70 and over reduce due to age reduction (see Life Insurance Age Reductions section).
Contact your Benefits Office for the amount of coverage available.

Spouse Life Monthly Premiums

Coverage Amount	Spouse's Age as of your last birthday										
	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74*	75+*
\$5,000	0.11	0.18	0.23	0.34	0.54	0.83	1.52	2.13	4.56	4.09	2.75
\$10,000	0.22	0.36	0.45	0.67	1.08	1.65	3.04	4.25	9.11	8.17	5.49
\$15,000	0.33	0.54	0.68	1.01	1.62	2.48	4.56	6.38	13.67	12.26	8.24
\$20,000	0.44	0.72	0.90	1.34	2.16	3.30	6.08	8.50	18.22	16.35	10.98
\$25,000	0.55	0.90	1.13	1.68	2.70	4.13	7.60	10.63	22.78	20.44	13.73
\$30,000	0.66	1.08	1.35	2.01	3.24	4.95	9.12	12.75	27.33	24.52	16.47
\$35,000	0.77	1.26	1.58	2.35	3.78	5.78	10.64	14.88	31.89	28.61	19.22
\$40,000	0.88	1.44	1.80	2.68	4.32	6.60	12.16	17.00	36.44	32.70	21.96
\$45,000	0.99	1.62	2.03	3.02	4.86	7.43	13.68	19.13	41.00	36.78	24.71
\$50,000	1.10	1.80	2.25	3.35	5.40	8.25	15.20	21.25	45.55	40.87	27.45
\$55,000	1.21	1.98	2.48	3.69	5.94	9.08	16.72	23.38	50.11	44.96	30.20
\$60,000	1.32	2.16	2.70	4.02	6.48	9.90	18.24	25.50	54.66	49.04	32.94
\$65,000	1.43	2.34	2.93	4.36	7.02	10.73	19.76	27.63	59.22	53.13	35.69
\$70,000	1.54	2.52	3.15	4.69	7.56	11.55	21.28	29.75	63.77	57.22	38.43
\$75,000	1.65	2.70	3.38	5.03	8.10	12.38	22.80	31.88	68.33	61.31	41.18
\$80,000	1.76	2.88	3.60	5.36	8.64	13.20	24.32	34.00	72.88	65.39	43.92
\$85,000	1.87	3.06	3.83	5.70	9.18	14.03	25.84	36.13	77.44	69.48	46.67
\$90,000	1.98	3.24	4.05	6.03	9.72	14.85	27.36	38.25	81.99	73.57	49.41
\$95,000	2.09	3.42	4.28	6.37	10.26	15.68	28.88	40.38	86.55	77.65	52.16
\$100,000	2.20	3.60	4.50	6.70	10.80	16.50	30.40	42.50	91.10	81.74	54.90
\$105,000	2.31	3.78	4.73	7.04	11.34	17.33	31.92	44.63	95.66	85.83	57.65
\$110,000	2.42	3.96	4.95	7.37	11.88	18.15	33.44	46.75	100.21	89.91	60.39
\$115,000	2.53	4.14	5.18	7.71	12.42	18.98	34.96	48.88	104.77	94.00	63.14
\$120,000	2.64	4.32	5.40	8.04	12.96	19.80	36.48	51.00	109.32	98.09	65.88
\$125,000	2.75	4.50	5.63	8.38	13.50	20.63	38.00	53.13	113.88	102.18	68.63
\$130,000	2.86	4.68	5.85	8.71	14.04	21.45	39.52	55.25	118.43	106.26	71.37
\$135,000	2.97	4.86	6.08	9.05	14.58	22.28	41.04	57.38	122.99	110.35	74.12
\$140,000	3.08	5.04	6.30	9.38	15.12	23.10	42.56	59.50	127.54	114.44	76.86
\$145,000	3.19	5.22	6.53	9.72	15.66	23.93	44.08	61.63	132.10	118.52	79.61
\$150,000	3.30	5.40	6.75	10.05	16.20	24.75	45.60	63.75	136.65	122.61	82.35
\$155,000	3.41	5.58	6.98	10.39	16.74	25.58	47.12	65.88	141.21	126.70	85.10
\$160,000	3.52	5.76	7.20	10.72	17.28	26.40	48.64	68.00	145.76	130.78	87.84
\$165,000	3.63	5.94	7.43	11.06	17.82	27.23	50.16	70.13	150.32	134.87	90.59
\$170,000	3.74	6.12	7.65	11.39	18.36	28.05	51.68	72.25	154.87	138.96	93.33
\$175,000	3.85	6.30	7.88	11.73	18.90	28.88	53.20	74.38	159.43	143.05	96.08

* Coverage amounts for ages 70 and over reduce due to age reduction (see Life Insurance Age Reductions section).
Contact your Benefits Office for the amount of coverage available.

Child Life Monthly Premiums

Coverage Amount	Premium
\$5,000	0.75
\$10,000	1.50

Important Details

Here's where you'll find the nitty-gritty details about the plan.

Life and AD&D Insurance Eligibility Requirements

To be eligible for coverage, you must be:

- An active full-time employee of Shawnee Mission School District
- Regularly working at least 20 hours per week

Temporary and seasonal employees, full-time members of the armed forces, leased employees and independent contractors are not eligible.

If you buy Life and AD&D insurance for yourself, you may also buy Life coverage for your eligible children and/or spouse. This is called Dependents Life insurance. You can choose to cover your spouse, meaning a person to whom you are legally married. You may also choose to cover your child. Child means your child from live birth through the end of the calendar year in which your child turns 26. Your child cannot be insured by more than one employee. Your spouse or child(ren) must not be full-time member(s) of the armed forces. You cannot be insured as both an individual and a dependent.

Medical Underwriting Approval for Life Coverage

Required for:

- Coverage amounts higher than the guarantee issue maximum amount
- All late applications (applying 31 days after becoming eligible)
- Requests for coverage increases
- Reinstatements
- Employees eligible but not insured under the prior life insurance plan

Visit www.standard.com/mhs to submit a medical history statement online.

Coverage Effective Date for Life Coverage

To become insured, you must

- Meet the eligibility requirements listed in the previous sections,
- Serve an eligibility waiting period*,
- Receive medical underwriting approval (if applicable),
- Apply for coverage and agree to pay premium, and
- Be actively at work (able to perform all normal duties of your job) on the day before the insurance is scheduled to be effective.

If you are not actively at work on the day before the

scheduled effective date of insurance including Dependents Life insurance, your insurance will not become effective until the day after you complete one full day of active work as an eligible employee. You may have a different effective date for Life coverage below and above the guarantee issue amount.

*Defined as first of the month that follows or coincides with 30 consecutive days as a member

Life and AD&D Age Reductions

Under this plan, your coverage amount reduces to 67 percent at age 70 and to 45 percent at age 75. Your spouse's coverage amount reduces by your spouse's age as follows: to 67 percent at age 70 and to 45 percent at age 75. If you or your spouse are age 70 or over, ask your human resources representative or plan administrator for the amount of coverage available.

Life Insurance Waiver of Premium

Your Life premiums may be waived if you:

- Become totally disabled while insured under this plan,
- Are under age 60, and
- Complete a waiting period of 180 days.

If these conditions are met, your Life insurance coverage may continue without cost until age 65, provided you give us satisfactory proof that you remain totally disabled.

Life and AD&D Insurance Portability

If your insurance ends because your employment terminates, you may be eligible to buy portable group insurance coverage from The Standard.

Life Insurance Conversion

If your insurance reduces or ends, you may be eligible to convert your existing Life insurance to an individual life insurance policy without submitting proof of good health.

Life Insurance Exclusions

Subject to state variations, you and your dependents are not covered for death resulting from suicide or other intentionally self-inflicted injury, while sane or insane. The amount payable will exclude amounts that have not been continuously in effect for at least two years on the date of death.

AD&D Benefits

The amount of the AD&D benefit is equal to the amount payable for your Life benefit on the date of the accident. For all other covered losses, the amount is shown as a percentage of the amount payable for the benefit on the date of the accident. No more than 100 percent of the AD&D benefit will be paid for all losses resulting from one accident.

Any loss must be caused solely and directly by an accident within 365 days of the accident. A certified copy of the death certificate is needed to prove loss of life.

All other losses must be certified by a physician in the appropriate specialty determined by The Standard.

Covered loss:	Percentage of AD&D benefit payable:
Life	100%
One hand or one foot	50%
Sight in one eye	50%
Two or more of the losses listed above	100%

AD&D Insurance Exclusions

You are not covered for death or dismemberment caused or contributed to by any of the following:

- Committing or attempting to commit an assault or felony, or actively participating in a violent disorder or riot
- Suicide or other intentionally self-inflicted injury, while sane or insane
- War or any act of war (declared or undeclared), and any substantial armed conflict between organized forces of a military nature
- Voluntary consumption of any poison, chemical compound, alcohol or drug, unless used or consumed according to the directions of a physician
- Sickness or pregnancy existing at the time of the accident
- Heart attack or stroke
- Medical or surgical treatment for any of the above

When Your Insurance Ends

Your insurance ends automatically when any of the following occur:

- The date the last period ends for which a premium was paid
- The date your employment terminates
- The date you cease to meet the eligibility requirements (insurance may continue for limited periods under

certain circumstances)

- The date the group policy, or your employer's coverage under the group policy, terminates
- For each elective insurance coverage, the date that coverage terminates under the group policy
- The date your Life coverage ends, your AD&D coverage will end as well

In addition to the above requirements, your Dependents Life coverage ends automatically on the date your dependent ceases to meet the eligibility requirements for a dependent.

For more details on when your insurance ends, contact your human resources representative or plan administrator.

Group Insurance Certificate

If coverage becomes effective and you become insured, you will receive a group insurance certificate containing a detailed description of the insurance coverage, including the definitions, exclusions, limitations, reductions and terminating events. The controlling provisions will be in the group policy. The information present in this summary does not modify the group policy, certificate or the insurance coverage in any way.

GP190-LIFE/S399, GP399-LIFE/TRUST, GP899-LIFE, GP190-LIFE/A997/S399, GP411-LIFE

[SI 12505-D-VLVA-KS-155117-B \(6/19\)](#)
6390602-520322

Life Services Toolkit

Resources and Tools to Help You and Your Beneficiary
Meet Life's Challenges



Group Life insurance through your employer gives you assurance that your family will receive some financial assistance in the event of a death. But coverage under a group Life policy from Standard Insurance Company (The Standard) does more than help protect your family from financial hardship after a loss. We have partnered with Morneau Shepell to offer a lineup of additional services that can make a difference now and in the future.

Online tools and services can help you create a will, make advance funeral plans and put your finances in order. After a loss, beneficiaries can consult experts by phone or in person, and obtain other helpful information online.

The Life Services Toolkit is automatically available to those insured under a group Life insurance policy from The Standard. Recipients of an Accelerated Benefit can access services for 12 months after the date of payment.

Services to Help You Now

Visit the Life Services Toolkit website at standard.com/mytoolkit (enter username “assurance”) for information and tools to help you make important life decisions.



Estate Planning Assistance: Online tools walk you through the steps to prepare a will and create other documents, such as living wills, powers of attorney and health care agent forms.



Financial Planning: Consult online services to help you manage debt, calculate mortgage and loan payments, and take care of other financial matters with confidence.



Health and Wellness: Timely articles about nutrition, stress management and wellness help employees and their families lead healthy lives.



Identity Theft Prevention: Check the website for ways to thwart identity thieves and resolve issues if identity theft occurs.



Funeral Arrangements: Use the website to calculate funeral costs, find funeral-related services and make decisions about funeral arrangements in advance.

If you are a recipient of an Accelerated Benefit¹, you may access the services for beneficiaries outlined on the next page.

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.

¹ An Accelerated Benefit allows a covered individual who becomes terminally ill to receive a portion of the Life insurance proceeds while living, if all other eligibility requirements are met.

Standard Insurance Company
1100 SW Sixth Avenue
Portland, OR 97204

standard.com

Life Services Toolkit
SI 17526 - D (10/17) EE

Services for Your Beneficiary

Life insurance beneficiaries² can access services for 12 months after the date of death. Recipients of an Accelerated Benefit can access services for 12 months after the date of payment.

These supportive services can help your beneficiary cope after a loss:

- **Grief Support:** Clinicians with master's degrees are on call to provide confidential grief sessions by phone or in person. Beneficiaries are eligible for up to six face-to-face sessions and unlimited phone contact.
- **Legal Services:** Beneficiaries can obtain legal assistance from experienced attorneys. They can:
 - Schedule an initial 30-minute office and a telephone consultation with a network attorney. Beneficiaries who wish to retain a participating attorney after the initial consultation receive a 25 percent rate reduction from the attorney's normal hourly or fixed fee rates.
 - Obtain an estate-planning package that consists of a simple will, a living will, a health care agent form and a durable power of attorney.
- **Financial Assistance:** Beneficiaries have unlimited phone access to financial counselors who can help with issues such as budgeting strategies, and credit and debt management, including hour-long sessions on topics requiring more in-depth discussion.
- **Support Services:** During an emotional time, beneficiaries can receive help planning a funeral or memorial service. Work-life advisors can guide them to resources to help manage household repairs and chores; find child care and elder care providers; or organize a move or relocation.
- **Online Resources:** Beneficiaries can easily access additional services and features on the Life Services Toolkit website for beneficiaries, including online resources to calculate funeral costs, find funeral-related services and make decisions about funeral arrangements.

For beneficiary services, visit standard.com/mytoolkit (User name = support) or call the phone assistance line at 800.378.5742.



Beneficiaries can participate in phone consultations or in-person meetings with trained grief counselors.

² 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.

Travel Assistance

Explore the World with Confidence

Things can happen on the road. Passports get stolen or lost. Unforeseen events or circumstances derail travel plans. Medical problems surface at the most inconvenient times. Travel Assistance can help you navigate these issues and more at any time of the day or night.

You and your spouse are covered with Travel Assistance¹ — and so are kids through age 25 — with your group insurance from Standard Insurance Company (The Standard).

Security That Travels with You

Travel Assistance is available when you travel more than 100 miles from home or internationally for up to 180 days for business or pleasure. It offers aid before and during your trip, including:



Passport, visa, weather and currency exchange information, health hazards advice and inoculation requirements



Emergency ticket, credit card and passport replacement, funds transfer and missing baggage



Help replacing prescription medication or lost corrective lenses and advancing funds for emergency medical payment



Emergency evacuation to the nearest adequate medical facility and medically necessary repatriation to the employee's home, including repatriation of remains²



Connection to medical care providers, interpreter services, a local attorney, consular office or bail bond services



Return travel companion if travel is disrupted due to emergency transportation services or return dependent children if left unattended due to prolonged hospitalization²



Logistical arrangements for ground transportation, housing and/or evacuation in the event of political unrest and social instability

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.



Contact Travel Assistance

866.455.9188

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

+1.240.330.1380

Everywhere else

ops@gga-usa.com

standard.com/travel

¹ Travel Assistance is provided by Generali Global Assistance. Generali Global Assistance (GGA) is the marketing name used by GMMI, Inc. for their services, which is not affiliated with The Standard. Travel Assistance is subject to the terms and conditions, including exclusions and limitations of the Travel Assistance Program Description. GGA is solely responsible for providing and administering the included service. Travel Assistance is not an insurance product. This service is only available while insured under The Standard's group policy.

² Must be arranged by Generali Global Assistance. The Combined Single Limit (CSL) for these services is \$1 million. One service or combination of the services may exceed the CSL. The insured is responsible for payment of any expenses that exceed the CSL.

Travel Assistance is available if you travel more than 100 miles from home or in a foreign country.

Travel Risk Intelligence Portal

standard.com/travel

For first time activation, use the following information:

Group ID: D2STD

Activation Code: 181002

Contact

866.455.9188: United States, Canada, Puerto Rico, U.S. Virgin Islands and Bermuda

+1.240.330.1380: Everywhere else
ops@gga-usa.com

In all cases, the medical professionals, medical facilities or legal counsel suggested by Generali Global Assistance (GGA) to provide services to Participants are not employees or agents of The Standard or GGA, and the final decision to utilize any such medical professional, medical facility, or legal counsel is the Participant's choice alone. The Standard and GGA are not responsible and shall not be liable for any wrongful act or omission of any transportation provider, healthcare professional or legal counsel who is not an employee of The Standard or GGA, as applicable. Generali Global Assistance is the marketing name for GMMI, Inc.

Standard Insurance Company
1100 SW Sixth Avenue
Portland, OR 97204

standard.com

SI 14684

Travel Assistance EE

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About Standard Insurance Company

For more than 100 years, we have been dedicated to our core purpose: to help people achieve financial well-being and peace of mind. Headquartered in Portland, Oregon, The Standard is a nationally recognized provider of group employee benefits. To learn more about products from The Standard, visit us at **www.standard.com**.

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.

Standard Insurance Company
1100 SW Sixth Avenue
Portland OR 97204
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Enrollment Booklet
SI 16891-D-KS-155117 (6/19)
6390602-520308