

# Employee Support and Resources



# Because Today — More Than Ever — Employees Need Support



Group Life coverage from Standard Insurance Company includes **Travel Assistance** and our **Life Services Toolkit**. Both give you services and tools you can use right now to help make life simpler and more secure. You can also feel peace of mind knowing that your beneficiaries can access grief support and services after a death.

Learn more about these services in the following pages. If you have questions, contact your APS Employee Benefits Department or visit us at [standard.com](https://standard.com).

# TRAVEL ASSISTANCE PROGRAM

## Support Before and During Trips<sup>1</sup>

Travel Assistance provides services at no charge to you and your immediate family members for most trips - for business or pleasure. You can use Travel Assistance to help plan a trip and when you're on the road.

### HERE'S HOW IT WORKS:

- Available 24/7 for travel more than 100 miles from home and internationally for up to 180 days for business or pleasure
- Coverage for you, your spouse and kids through age 25; spouses and children aren't eligible for services when traveling on business for their employers
- Easy access via Assist America Mobile App

<sup>1</sup> Travel Assistance is provided through an arrangement with Assist America, Inc. and 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. Assist America, Inc. 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.

# Key Services Include

## **Pre-Trip Assistance**

Country-specific information on visas, currency exchanges, inoculations, travel advisories and more

## **Trip Assistance**

Help replacing lost or stolen baggage, credit cards and passports and accessing interpretation/translation services

## **Medical Assistance and Legal Referrals**

Help locating providers, replacing prescription medications, advancing funds for hospital admission and locating local attorneys and consular officers

## **Emergency Transportation Services**

Arranging and paying for emergency evacuation to the nearest adequate medical facility

- Medically necessary repatriation to your home
- Repatriation of remains
- Evacuation arrangements — for natural disasters, political unrest and social instability; must be arranged by Assist America, Inc.

## Get the App

Get the most out of Travel Assistance with the Assist America Mobile App.

Scan the QR code below or download the app from the App Store or Google Play. Enter your reference number and name to set up your account. From there, you can use valuable travel resources including:

- One-touch access to Assist America's Emergency Operations Center
- Worldwide travel alerts
- Mobile ID card
- Embassy locator

### Reference Number:

**01-AA-STD-5201**



## 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**

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.

# LIFE SERVICES TOOLKIT

## Resources for You and Your Beneficiaries<sup>2</sup>

Turn to our Life Services Toolkit at any time to help manage your life and finances. After a loss, beneficiaries can count on personal grief support by consulting with experts by phone or in person. The Life Services Toolkit provides valuable legal and financial services that can help you create a will, make advance funeral plans and help put your finances in order. We partner with an industry leader, Health Advocate, to provide the resources below and more:

### HELP YOU CAN USE NOW<sup>3</sup>



Estate Planning Assistance —  
including online will preparation



Funeral Arrangements



Identify Theft Prevention



Financial Planning



Health and Wellness

<sup>2</sup> Life Services Toolkit is provided through an arrangement with Health Advocate<sup>SM</sup> and is not affiliated with The Standard. This service is not an insurance product.

<sup>3</sup> Life insurance beneficiaries and recipients of an Accelerated Death Benefit can access services for 12 months after the date of the claim letter. Services are not available to beneficiaries who are minors or are non-individual entities such as trusts, estates or charities.

## SERVICES FOR BENEFICIARIES<sup>3</sup>



**Grief Support —**  
by phone and with up to three in-person sessions



**Legal Services**



**Financial Counseling**



**Support Services**



**Online Resources**

For beneficiary services, visit [\*\*standard.com/mytoolkit\*\*](https://standard.com/mytoolkit) (User name = support) or call the assistance line at 800.378.5742.

<sup>3</sup> Life insurance beneficiaries and recipients of an Accelerated Death Benefit can access services for 12 months after the date of the claim letter. Services are not available to beneficiaries who are minors or are non-individual entities such as trusts, estates or charities.



## **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. 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 24,800 groups, covering over 8 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 products from The Standard, contact your human resources department or visit us at [standard.com](http://standard.com).

\* As of June 30, 2013, based on internal data developed by Standard Insurance Company.

Standard Insurance Company  
1100 SW Sixth Avenue  
Portland OR 97204

[standard.com](http://standard.com)