Employee Assistance Resources

Tools for Eligible Albuquerque Public Schools Employees

TheStandard®

Standard Insurance Company

ALBUQUERQUE PUBLIC SCHOOLS

Welcome To The Standard

The information that follows contains a brief description of the services offered by Standard Insurance Company (The Standard). If you become insured under a group insurance policy from The Standard, you automatically have resources and tools available to support you and your family.

This brochure will provide a brief introduction to the following services:

- Travel Assistance Program
- Life Services Toolkit

If you have questions, contact Albuquerque Public Schools or visit us at **standard.com**.

Travel Assistance Program

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.[1]

You and your spouse are covered with Travel Assistance—and so are kids through age 25—with your group insurance from Standard Insurance Company (The Standard).[2]

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:

Visa, weather and currency exchange information, health inoculation recommendations, country-specific details and security and travel advisories

Credit card and passport replacement and missing baggage and emergency cash coordination

Help replacing prescription medication or lost corrective lenses and advancing funds for emergency cash coordination

Emergency evacuation to the nearest adequate medical facility and medically necessary repatriation to the employee's home, including repatriation of remains[3]

Connection to medical care providers, interpreter services, local attorneys and assistance in coordinating a bail bond

Return travel companion if travel is disrupted due to emergency transportation services or care of minor children if left unattended due to prolonged hospitalization

Assistance with the return of your personal vehicle if your emergency transportation services leave it stranded

Evacuation arrangements in the event of a natural disaster, political unrest and social instability

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
standard.com/travel

In all cases, the medical professionals, medical facilities or legal counsel suggested by Assist America, Inc. to provide services to Participants are not employees or agents of The Standard or Assist America, Inc., and the final decision to utilize any such medical professional, medical facility, or legal counsel is the Participant's choice alone. The Standard and Assist America, Inc. 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 Assist America, Inc., as applicable.

1 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.

2 Spouses and children traveling on business for their employers are not eligible to access these services during those trips.

3 Must be arranged by Assist America, Inc.

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 and Tools to Support You and Your Beneficiary

Group Life insurance through Albuquerque Public Schools 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 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, your beneficiary 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.

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

Financial Planning

Health and Wellness

Identity Theft Prevention

Funeral Arrangements

Online will preparation

If you are a recipient of an Accelerated Benefit,[4] you may access the services for beneficiaries.

4 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.

Services for Your Beneficiary

Life insurance beneficiaries[5] 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

Legal Services

Financial Assistance

Support Services

Online Resources

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

5 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.

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.

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, visit us at **standard.com**.

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

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