



# Explore Your Employee Benefits

We believe in protecting what matters

For Active Members of New Mexico Public Schools Insurance Authority



**New Mexico  
Public Schools  
Insurance  
Authority**





# Act Now to Help Protect What You Care About

## Explore your benefit options with New Mexico Public Schools Insurance Authority.

Having a lot of benefit choices is great — but can be confusing! You may be wondering ... which ones are the best for me and my family?

Think of insurance as a financial safety net that can help protect you when life doesn't go as planned. Each benefit that **New Mexico Public Schools Insurance Authority** offers can play a role in helping you achieve financial security.

Enrolling in coverage now is an easy way to help make sure you and your loved ones have the protection you need. Use this guide to explore your group insurance options from Standard Insurance Company (The Standard).



When you buy insurance through work, you get competitive group rates. And it's convenient, with premiums deducted right from your paycheck.



### Your Employer-Paid Benefits

#### For Class 2 and Class 4 Members

- Basic Life insurance
- Basic Accidental Death and Dismemberment insurance



### Benefits You Can Add at Group Rates

#### For Class 1, Class 2 and Class 4 Members

- Additional Life insurance
- Additional Accidental Death and Dismemberment insurance
- Long Term Disability insurance

**Class 1:** Active elected or appointed School Board members

**Class 2:** All other active members, other than elected or appointed School Board members

**Class 4:** Active members of New Mexico Institute of Mining and Technology



## Protect Your Loved Ones

**Life insurance** helps take care of your family if something happens to you. It can help your loved ones get through a difficult time and pay for important things, like a home or college plans.

**Accidental Death and Dismemberment (AD&D) insurance** helps protect your family's finances if an accident causes death or a severe physical loss. It pays a benefit in addition to any life insurance you have. That can help pay for a funeral or ongoing special care.



## Protect Your Paycheck

Disability insurance can replace part of your paycheck if you can't work because of an illness, injury or pregnancy. The benefit payments can help with bills that continue even when you can't work — like your rent or mortgage.

**Long term disability insurance** helps replace part of your paycheck if you experience a disability that lasts for months or even years.



## Learn More

For complete details of coverage visit:  
**[nmpsia.com/TheStandard.html](https://nmpsia.com/TheStandard.html)**

Find helpful resources and documents on The Standard's website:  
**[standard.com/employee-benefits/nmpsia](https://standard.com/employee-benefits/nmpsia)**

## QUESTIONS?

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Contact your  
benefits office or  
call 888.609.9763,  
extension 0957.

GP494-ADD/S399, GP310-ADD,  
GP609-ADD

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645549  
(7/23)



## GROUP BASIC LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

Group Basic Life insurance from Standard Insurance Company helps provide financial protection by promising to pay a benefit in the event of an eligible member's covered death. Basic Accidental Death and Dismemberment (AD&D) insurance may provide an additional amount in the event of a covered death or dismemberment as a result of an accident.

The cost of this insurance is paid by your Employer participating in the New Mexico Public Schools Insurance Authority.

| Eligibility                       |  |
|-----------------------------------|--|
| <b>Definition of a Member</b>     | <p>You are a member if you are one of the following:</p> <ol style="list-style-type: none"> <li>1. An active employee of a New Mexico Public Schools Insurance Authority (NMPSIA) participating Employer, regularly working at least the minimum number of hours each week required by your Employer, but not less than 15 hours per week; or</li> <li>2. An active elected or appointed School Board member of an Employer.</li> </ol> <p>You are not a member if you are a seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor other than a single-bus owner operator.</p> |
| <b>Class Definition</b>           | <p><b>Class 2</b> Active members other than elected or appointed School Board members (excluding members of New Mexico Institute of Mining and Technology)</p> <p><b>Class 4</b> Active members of New Mexico Institute of Mining and Technology</p>   |
| <b>Eligibility Waiting Period</b> | You are eligible on the date you become a member.  |

| Benefits                          |  |
|-----------------------------------|--|
| <b>Basic Life Coverage Amount</b> | <p><b>Class 2</b> Your Basic Life coverage amount is chosen by your participating Employer. Your Employer may choose to offer one of the following options below. Check with your Employer to see which option is available to you.</p> <p>Option A: \$10,000<br/>         Option B: \$25,000<br/>         Option C: \$50,000</p> <p><b>Class 4</b> \$50,000</p> |

## Benefits Continued

### Basic AD&D Coverage Amount

For a covered accidental loss of life, your Basic AD&D coverage amount is equal to your Basic Life coverage amount. For other covered losses, a percentage of this benefit will be payable.

### Age Reductions

Basic Life and AD&D insurance coverage amounts do not reduce due to age unless your insurance is subject to termination under the Waiver of Premium provision.

## Other Basic Life Features and Services

- Accelerated Benefit
- Specified Disease Benefit
- Life Services Toolkit
- Portability of Insurance Provision
- Repatriation Benefit
- Right to Convert Provision
- Standard Secure Access account payment option
- Travel Assistance
- Waiver of Premium

## Other Basic AD&D Features

- Air Bag Benefit
- Expanded AD&D Package
- Family Benefits Package
- Line of Duty Benefit
- Seat Belt Benefit

This information is only a brief description of the group Basic Life /AD&D insurance policy sponsored by New Mexico Public Schools Insurance Authority. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, reductions in benefits, exclusions and when The Standard and New Mexico Public Schools Insurance Authority may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for those who become insured according to its terms. For more complete details of coverage, contact your benefits office.



Standard Insurance Company  
1100 SW Sixth Avenue  
Portland OR 97204

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

SI 20411

645549  
(7/23)



## GROUP ADDITIONAL LIFE AND AD&D INSURANCE

We can help provide for your family when you can't.

Group Additional Life and Accidental Death and Dismemberment (AD&D) insurance can help protect your family's finances if something happens to you. This coverage can help provide financial support and stability to your family if you pass away or have a serious accident.

**Additional Life and AD&D insurance can help make things easier for the people you care about.**

**Life insurance** helps protect the people who depend on your income by paying them an amount of money specified in the policy if you die.

**AD&D insurance** pays an amount of money specified in the policy if a covered accident results in your death or a severe physical loss, such as a hand, a foot or your eyesight.

Life and AD&D insurance is an easy, responsible way to help your loved ones during a difficult time — and into the future.

### **What's at stake.**

A death or serious accident might leave your family facing expenses they couldn't cover without your income. That could include extra costs for medical care or a funeral.

You're covered under Basic Life insurance if you take no action, provided you meet the eligibility requirements. But if Basic Life insurance doesn't meet your needs, you can apply for additional coverage. **Plan now to help your family cover future expenses like:**



**Tuition**



**Child Care**



**Housing Costs**



**Daily Living Expenses**

# Life Insurance

## How Much Can I Apply For?

Coverage is determined by the Employer participating in the New Mexico Public Schools Insurance Authority (NMPSIA).

**Note:** Class definitions are on Page 4.

### For You:

**Class 1** One of the following options as chosen by your Employer:

**Option A:** \$10,000

**Option B:** \$25,000

**Option C:** \$50,000

**Class 2** If your Employer chooses to offer Additional Life coverage, you may choose an amount equal to 1, 2, or 3 times your annual earnings, up to a maximum amount of \$600,000. Your annual earnings will be rounded to the next higher multiple of \$1,000, if not already a multiple of \$1,000.

**Class 4** 1 times your annual earnings, rounded to the next higher multiple of \$1,000, if not already a multiple of \$1,000. The maximum amount is \$600,000.

### For Your Spouse:

**Class 1** If your Employer chooses to offer Dependents Life insurance for your Spouse, the benefit amount is 50% of the amount of your Additional Life insurance.

**Class 2** If your Employer chooses to offer Dependents Life insurance for your Spouse, the benefit amount is the lesser of: (a) 50% of the amount of your Additional Life insurance, or (b) 1 times your annual earnings.

**Class 4** \$30,000

### For Your Child(ren):

**Class 1 and Class 2**

If your Employer chooses to offer Dependents Life insurance for your Child(ren), the benefit amount is \$5,000.

**Class 4** \$5,000

## What Is The Guarantee Issue Amount?

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 \$500,000

## What Does My AD&D Benefit Provide?

### For You:

**Class 1** None

**Class 2 and Class 4**

The AD&D insurance coverage amount matches what you elect for Additional 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, limitations and definitions.

# Additional Feature

## Accelerated Benefit

If you become terminally ill, you may be eligible to receive up to 75 percent of your combined Basic and Additional Life benefit to a maximum of \$500,000.

# How Much Your Coverage Costs

Your Basic Life insurance is paid for by New Mexico Public Schools Insurance Authority. If you choose to purchase Additional Life coverage, 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.

To estimate your monthly premium, use the calculator below.

## Premium Calculator:

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Enter the amount of coverage you are requesting (see benefit amounts on page 2).

Enter your rate from the rate table.

This amount is an estimate of how much you would pay each month.

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If you buy coverage for your spouse, your monthly rate is shown in the following table. Use the same formula to calculate the premium that you used for yourself, but use your spouse's age and your spouse's rate.

| Age<br>(as of last January 1) | Your Rate<br>(Class 2 and Class 4)*<br>(Per \$1,000<br>of Total Coverage) | Your Rate (Class 1) and<br>Your Spouse's Rate<br>(Per \$1,000 of<br>Total Coverage) |
|-------------------------------|---|---|
| <25                           | \$0.063   | \$0.050   |
| 25-29                         | 0.067   | 0.054   |
| 30-34                         | 0.073   | 0.060   |
| 35-39                         | 0.073   | 0.060   |
| 40-44                         | 0.089   | 0.076   |
| 45-49                         | 0.139   | 0.126   |
| 50-54                         | 0.238   | 0.225   |
| 55-59                         | 0.375   | 0.362   |
| 60-64                         | 0.561   | 0.548   |
| 65-69                         | 0.842   | 0.829   |
| 70+                           | 1.099   | 1.086   |

### 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      • Your child(ren)'s education
- Burial expenses      • Daily expenses
- Medical bills

To estimate your insurance needs, you'll need to consider your unique circumstances. Use our online calculator at [standard.com/life/needs](https://standard.com/life/needs).

\*Includes a monthly AD&D rate of \$0.013 per \$1,000 of AD&D benefit.

### For Your Child(ren):

If you buy Dependents Life for your child(ren), your monthly premium is \$0.260, no matter how many children you're covering.

## Important Details

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

### Life and AD&D Insurance Eligibility Requirements

To be eligible for coverage, you must be:

- Insured for Basic Life insurance through The Standard
- An active employee of a New Mexico Public Schools Insurance Authority (NMPSIA) participating Employer, regularly working at least the minimum number of hours each week, but not less than 20 hours per week (or 15 hours per week with a special Board-approved resolution)
- An active elected or appointed School Board member of an Employer
- **Class 1** Active elected or appointed School Board members (excluding members of New Mexico Institute of Mining and Technology)
- **Class 2** Active members other than elected or appointed School Board members (excluding members of New Mexico Institute of Mining and Technology)
- **Class 4** Active members of New Mexico Institute of Mining and Technology

Seasonal employees, full-time members of the armed forces, leased employees, persons serving in a substitute capacity, or independent contractors, other than single-bus owner operators, are not eligible.

If you buy Additional Life and AD&D insurance for yourself, you may also buy Life coverage for your eligible child(ren) 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, or your domestic partner as recognized by law.

You may also choose to cover your child. Child means your child from live birth through age 25. Please note:

- 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 can be insured as both an individual and a dependent.

### Medical Underwriting Approval for Life Coverage

Required for:

- Coverage amounts higher than the guarantee issue 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

If you elect coverage that requires medical underwriting approval, you will receive a message for an invitation to apply from The Standard at the email address on record after enrollment. There will be a link and log on instructions within the email. Those coverage amounts will be pended until your application is submitted and approved by The Standard.

### Coverage Effective Date for Life Coverage

To become insured, you must:

- Meet the eligibility requirements listed in the previous sections
- Receive medical underwriting approval (if applicable)
- Apply for coverage and agree to pay premium
- 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 your insurance, including any Dependents Life insurance coverages, 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. Contact your benefits office for further information about the applicable coverage effective date for your insurance, including Dependents Life insurance.

### Life and AD&D Age Reductions

Under this plan, your coverage amount does not reduce due to age unless your insurance is subject to termination under the Waiver of Premium provision.

### 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
- 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 payable benefit |
|---|------------------------------------|
| Life <sup>1</sup>   | 100%                               |
| One hand or one foot <sup>2</sup>   | 50%                                |
| Sight in one eye, speech or hearing in both ears  | 50%                                |
| Two or more of the losses listed above  | 100%                               |
| Thumb and index finger of the same hand <sup>3</sup>  | 25%                                |
| Quadriplegia  | 100%                               |
| Hemiplegia  | 50%                                |
| Paraplegia  | 75%                                |
| Coma 2% per month of the remainder of the AD&D Insurance Benefit payable for Loss of Life after reduction by any AD&D Insurance benefit paid for any other Loss as a result of the same accident. Payments for coma will not exceed a maximum of 50 months. |                                    |

1 Includes loss of life caused by accidental exposure to adverse weather conditions or disappearance if disappearance is caused by an accident that reasonably could have resulted in your death.

2 Even if the severed part is surgically re-attached. This benefit is not payable if an AD&D benefit is payable for quadriplegia, hemiplegia, or paraplegia involving the same hand or foot.

3 This benefit is not payable if an AD&D benefit is payable for the loss of the entire hand.

### 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 your basic (Plan 1) Life insurance ends
- 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 benefits office.

### **Group Insurance Certificate**

If coverage becomes effective, and you become insured, you may 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 presented in this summary does not modify the group policy, certificate or the insurance coverage in any way.

Standard Insurance Company  
1100 SW Sixth Avenue  
Portland OR 97204

GP190-LIFE/S399, GP399-LIFE/TRUST,  
GP899-LIFE, GP190-LIFE/A997/S399,  
GP411-LIFE, GP190-LIFE/S214

SI 20347

**ALAA-645549**  
(9/23)



## GROUP LONG TERM DISABILITY INSURANCE

Protect your income while coping with a long-lasting disability.

Long Term Disability insurance can help protect your income if you can't work due to a qualifying disability. It can also help you get back to work when you're ready. Whether you're out for a few months or years, this benefit can help you protect your income — and those who depend on it.

**Long Term Disability insurance may help protect your income if you can't work and don't get your regular paycheck.**

**Long Term Disability insurance** can help pay the bills if you become disabled and can't work for an extended period. That could be a few months or several years. This coverage may help replace part of your paycheck, which can help protect your lifestyle and savings.

**You can get help returning to work when you're ready.** This Long Term Disability coverage includes incentives and assistance to help you get back to work. The Standard may also help pay the costs of modifying your workplace to accommodate your needs.

One in four 20-year-olds will become disabled before reaching age 67. And one in 10 Americans live with severe disability.\* Long-term disabilities can be caused by accidents but also by illnesses such as cancer and heart disease. How many paychecks could you miss? **Long Term Disability insurance can help you maintain your lifestyle and pay for things like:**



Housing Costs



Groceries



Car Insurance



College Tuition

\*Source: Basic Facts, U.S. Social Security Administration, June 2018

# Long Term Disability Insurance

## What Your Benefit Provides

This is the amount per month you would receive if you experience a qualifying disability. Eligible earnings are your monthly insured predisability earnings, as defined by the group policy. Your monthly benefit will be reduced by deductible income. Please see the Important Details section for a list of deductible income sources.

Coverage is determined by the Employer participating in the New Mexico Public Schools Insurance Authority (NMPSIA).

66 2/3% of your eligible earnings, up to a maximum benefit of \$5,000 per month.  
Plan minimum per month: \$100

## Benefit Waiting Period

If you experience a qualifying disability, your benefit waiting period is the length of time you must be continuously disabled before you become eligible to receive your monthly benefit.

Long Term Disability benefits become payable after you have been continuously disabled for 30, 60 or 90 days, as determined by your participating Employer in the New Mexico Public Schools Insurance Authority (NMPSIA).

## How Long Your Benefits Last

This is the maximum length of time you could be eligible to receive disability benefits for a continuous disability.

Until your Social Security Normal Retirement Age (SSNRA)

Depending on your age at the time of disability, your benefits may be subject to a different schedule. Refer to the Maximum Benefit Period table in the Important Details section for specifics.

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

# Additional Features

## Help With Returning To Work

This plan provides incentives to help you get back to work. For instance, you'll get help paying for some of the expenses associated with participating in an approved rehabilitation plan.

If a worksite modification would enable you to return to work, the coverage can help your employer make approved modifications.

## Survivors Benefit

If you die while receiving benefits, your survivor may be eligible to receive a one-time additional payment.

## Lifetime Security Benefit

Additional benefits may be payable to you if your Long Term Disability benefits end due to the maximum benefit period, you remain disabled and you are unable to perform two or more activities of daily living or are experiencing severe cognitive impairment.

## Assisted Living Benefit

Your benefit will be increased by 13 1/3 percent of your predisability earnings when you are unable to perform two or more activities of daily living or are experiencing severe cognitive impairment. The maximum benefit amount cannot exceed \$1,000 in addition to the Long Term Disability benefit.

# How Much Your Coverage Costs

Because this insurance is offered through New Mexico Public Schools Insurance Authority, you'll have access to competitive group rates that 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 the Benefit Waiting Period that your participating Employer selects.

Note: Your monthly rate is a percent of your insured monthly earnings and can be found in table below.

| Benefit Waiting Period | Rate % |
|------------------------|--------|
| 30 days                | 0.57   |
| 60 days                | 0.37   |
| 90 days                | 0.30   |

Use this formula to estimate your monthly premium payment:

$$\frac{\text{Enter your monthly earnings (cannot be more than \$7,500).}}{\text{Rate percent of insured earnings.}} \times \frac{\text{Rate percent of insured earnings.}}{100} = \text{This amount is an estimate of how much you'd pay each month}$$

**As you consider Long Term Disability insurance, evaluate what makes sense for you.**

Getting by without a paycheck isn't easy, especially for an extended period of time. Make sure you have enough financial protection to help you with housing costs, utilities and other bills.

To estimate your insurance needs, you'll need to consider your unique circumstances. Use our online calculator at **[standard.com/disability/needs](https://standard.com/disability/needs)**.

## Important Details

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

### Eligibility Requirements

To be eligible for coverage, you must be:

- An active employee of a New Mexico Public Schools Insurance Authority (NMPSIA) participating Employer actively working at least the minimum number of hours per week required by your Employer, but not less than 20 hours per week, or with a NMPSIA Board-approved annual part-time resolution 15 or more hours per week
- A citizen or resident of the United States or Canada

Seasonal employees, full-time members of the armed forces, leased employees, persons serving in a substitute capacity, and independent contractors other than a single-bus owner operator are not eligible.

### Employee Coverage Effective Date

To become insured you must:

- Meet the eligibility requirements listed above
- Apply for coverage and agree to pay premiums
- Receive medical underwriting approval (if applicable)
- Be actively at work (able to perform all normal duties of your job) on the day before the scheduled effective date of insurance

If you are not actively at work on the day before the scheduled effective date of insurance, your insurance will not become effective until the day after you complete one full day of active work as an eligible employee.

All late applications (applying 31 days after becoming eligible), and reinstatements are subject to medical underwriting approval. Employees eligible but not insured under the prior long term disability insurance plan are also subject to medical underwriting approval. Please contact your benefits office for more information regarding the requirements that must be satisfied for your insurance to become effective.

### Definition of Disability

For the benefit waiting period and the first 24 months that Long Term Disability benefits are payable, you will be considered disabled if, as a result of physical disease, injury, pregnancy or mental disorder:

- You are unable to perform with reasonable continuity the material duties of your own occupation, and
- You suffer a loss of at least 20 percent of your predisability earnings when working in your own occupation.

You are not considered disabled merely because your right to perform your own occupation is restricted, including a restriction or loss of license.

After the own occupation period of disability, you will be considered disabled if, as a result of a physical disease, injury, pregnancy or mental disorder, you are unable to perform with reasonable continuity the material duties of any occupation.

### Maximum Benefit Period

If you become disabled before age 62, Long Term Disability benefits may continue during disability until age 65 or to the Social Security Normal Retirement Age (SSNRA) or 3 years, 6 months, whichever is longer. If you become disabled at age 62 or older, the benefit duration is determined by the age when disability begins:

| Age | Maximum Benefit Period                              |
|-----|---|
| 62  | To SSNRA, or 3 years, 6 months, whichever is longer |
| 63  | To SSNRA, or 3 years, whichever is longer           |
| 64  | To SSNRA, or 2 years, 6 months, whichever is longer |
| 65  | 2 years   |
| 66  | 1 year, 9 months                                    |
| 67  | 1 year, 6 months                                    |
| 68  | 1 year, 3 months                                    |
| 69+ | 1 year  |

## Exclusions

Subject to state variations, you are not covered for a disability caused or contributed to by any of the following:

- Your committing or attempting to commit an assault or felony, or your active participation in a violent disorder or riot
- An 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)
- The loss of your professional or occupational license or certification
- A preexisting condition or the medical or surgical treatment of a preexisting condition unless on the date you become disabled, you have been continuously insured under the group policy for the exclusion period and you have been actively at work for at least one full day after the end of the exclusion period

## Preexisting Condition Provision

A preexisting condition is a mental or physical condition whether or not diagnosed or misdiagnosed during the 90-day period just before your insurance becomes effective:

- For which you, or a reasonably prudent person would have consulted a physician or other licensed medical professional; received medical treatment, services or advice; undergone diagnostic procedures, including self-administered procedures; or taken prescribed drugs or medications
- Which, as a result of any medical examination, including routine examination, was discovered or suspected

Exclusion Period: 12 months

## Limitations

Long Term Disability benefits are not payable for any period when you are:

- Not under the ongoing care of a physician in the appropriate specialty, as determined by The Standard
- Not participating in good faith in a plan, program or course of medical treatment or vocational training or education approved by The Standard, unless your disability prevents you from participating
- Confined for any reason in a penal or correctional institution
- Able to work during the 24 month own occupation period and earn at least 20 percent of your indexed predisability earnings, but you elect not to work. During the 24 month own occupation period the responsibility to work is limited to work in your own occupation; thereafter, the responsibility to work includes work in any occupation.

In addition, the length of time you can receive Long Term Disability payments will be limited if:

- You reside outside of the United States or Canada
- Your disability is caused or contributed to by mental disorders, substance abuse, the environment, chronic fatigue conditions, chronic pain conditions, carpal tunnel or repetitive motion syndrome, temporomandibular joint disorder or craniomandibular joint disorder.

## When Your Benefits End

Your Long Term Disability benefits end automatically on the date any of the following occur:

- You are no longer disabled
- Your maximum benefit period ends
- Benefits become payable under any other disability insurance plan under which you become insured through employment during a period of temporary recovery
- You fail to provide proof of continued disability and entitlement to benefits
- You pass away

## Deductible Income

Your benefits will be reduced if you have deductible income, which is income you receive or are eligible to receive while receiving Long Term Disability benefits. Deductible income includes:

- Sick pay, annual or personal leave pay, severance pay or other forms of salary continuation (including donated amounts) paid to you by your employer that exceeds 100 percent of your indexed predisability earnings when added to your Long Term Disability benefit
- Benefits under any workers' compensation law or similar law
- Amounts under unemployment compensation law
- Social Security disability or retirement benefits, including benefits for your spouse and children
- Amounts because of your disability from any other group insurance
- Any disability or retirement benefits you received or are eligible to receive from your employer's retirement plan
- Benefits under any state disability income benefit law or similar law
- Earnings from work activity while you are disabled, plus the earnings you could receive if you work as much as your disability allows
- Earnings or compensation included in your predisability earnings which you receive or are eligible to receive while Long Term Disability benefits are payable
- Amounts due from or on behalf of a third party because of your disability, whether by judgment, settlement or other method
- Any amount you receive by compromise, settlement or other method as a result of a claim 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 the group policy terminates
- The date you cease to meet the eligibility requirements (insurance may continue for limited periods under certain circumstances)
- The date your Employer ends participation in the group policy

## Group Insurance Certificate

If coverage becomes effective, and you become insured, you may 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.

Standard Insurance Company  
1100 SW Sixth Avenue  
Portland OR 97204

GP399-LTD/TRUST, GP899-LTD,  
GP209-LTD, GP608-LTD,  
GP190-LTD/ASSOC/S399,  
GP190-LTD/TRUST/S399,  
GP491-LTD/TRUST/S399

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(7/23)

# The Life Services Toolkit

Resources and Tools to Support You and Your Beneficiary



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 Health Advocate<sup>SM</sup> 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](https://standard.com/mytoolkit) and enter user name “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 advance directives.
- **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 for guidance on how to begin, to educate yourself on funeral costs, find funeral-related services and make decisions about funeral arrangements in advance.

If you are a recipient of an Accelerated Death Benefit,<sup>1</sup> you may access the services for beneficiaries outlined on the next page.

**continued on reverse**



The Life Services Toolkit is provided through an arrangement with Health Advocate<sup>SM</sup> and is not affiliated with The Standard. Health Advocate is solely responsible for providing and administering the included service. This service is not an insurance product.

<sup>1</sup> An Accelerated Death Benefit or 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](https://standard.com)

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of 1100 SW Sixth Avenue, Portland, Oregon in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.

## Services for Your Beneficiary

Life insurance beneficiaries<sup>2</sup> can access services for 12 months after the beneficiary receives the Life claim letter from The Standard. Recipients of an Accelerated Death 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:** Care Managers with advanced training are on call to provide confidential grief sessions by phone or in person. Your beneficiaries are eligible for up to six face-to-face sessions.  
  
Our Care Managers may offer your beneficiaries additional grief support through support kits sent to their home, based on each individual's needs. As part of this program, age-appropriate books can be sent for children and teens.
- **Legal Services:** In addition to online estate planning tools, your beneficiaries can obtain legal assistance from experienced attorneys. They can schedule an initial office visit or a telephone consultation for up to 30 minutes with a network attorney. Beneficiaries who wish to retain a participating attorney after the initial consultation receive a 25% rate reduction from the attorney's normal hourly or fixed-fee rates.
- **Financial Assistance:** Your beneficiaries can schedule up to 30-minute telephone sessions with financial counselors who can help with issues such as budgeting strategies, and credit and debt management.
- **Support Services:** During an emotional time, your beneficiaries can receive help planning a funeral or memorial service. WorkLife 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:** Your beneficiaries can easily access additional services and features on the Life Services Toolkit website for beneficiaries, including online resources about funeral costs, find funeral-related services and make decisions about funeral arrangements.



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

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

<sup>2</sup> The Life Services Toolkit is not available to Life insurance beneficiaries who are minors or to non-individual entities such as trusts, estates, charities.



# Explore the world with confidence.

Rely on Travel Assistance when you're away from home.



Standard Insurance Company

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.<sup>1</sup>

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).<sup>2</sup>

## 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 hospital admission



Emergency evacuation to the nearest adequate medical facility and medically necessary repatriation to the employee's home, including repatriation of remains<sup>3</sup>



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

## 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**

## Get the App

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

Click one of the links below or scan the QR code to download the app. 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**



**Standard Insurance Company | 1100 SW Sixth Avenue, Portland, OR 97204 | [standard.com](https://www.standard.com)**

<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.

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

<sup>3</sup> Participants are responsible for arranging transportation from the point of injury or illness to the initial point of medical care or assessment and the cost related to this transportation. Any emergency evacuation services provided by Assist America, Inc. 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.

## 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 [standard.com](https://www.standard.com).

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