



# Explore Your Employee Benefits

We believe in protecting what matters

**The School Board of Volusia County, Florida**

Class 2: All Other Employees

Standard Insurance Company





# Act Now to Help Protect What You Care About

## Explore your benefit options with The School Board of Volusia County, Florida

Think of insurance as a financial safety net that can help protect you when life doesn't go as planned. Each benefit that The School Board of Volusia County, Florida 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).



### Your Employer-Paid Benefits

- Basic Life and Accidental Death and Dismemberment insurance



### 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.



### Ready to apply?

Once you review your options apply for benefits online through your employer.

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

SI 20444

758938-C2  
(7/22)



## GROUP BASIC LIFE 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 The School Board of Volusia County, Florida.

Eligibility	
<b>Definition of a Member</b>	<p>You are a member if you are an active benefits eligible employee, including a temporary instructional or support employee, of The School Board of Volusia County, Florida who is regularly working at least 1 hour per week.</p> <p>You are not a member if you are a temporary employee (other than a temporary instructional or support employee), a seasonal employee, a full-time member of the armed forces, a leased employee, or an independent contractor.</p>
<b>Eligibility Waiting Period</b>	<p>You are eligible on the first day of the calendar month following 45 consecutive days as a member.</p>

Benefits	
<b>Basic Life Coverage Amount</b>	<p>Your Basic Life coverage amount is 1 times your annual earnings to a maximum of \$350,000.</p>
<b>Basic AD&amp;D Coverage Amount</b>	<p>For a covered accidental loss of life, your Basic AD&amp;D coverage amount is equal to your Basic Life coverage amount. For other covered losses, a percentage of this benefit will be payable</p>
<b>Age Reductions</b>	<p>Basic Life and AD&amp;D insurance coverage amounts reduce to 65 percent at age 70 and 50 percent at age 75.</p>

## Other Basic Life Features and Services

- Accelerated Benefit
- Life Services Toolkit
- Portability of Insurance Provision
- Repatriation Benefit
- Right to Convert Provision
- Travel Assistance
- Waiver of Premium

## Other Basic AD&D Features

- Air Bag Benefit
- Common Disaster Benefit
- Expanded AD&D Package
- Family Benefits Package
- Seat Belt Benefit

This information is only a brief description of the group Basic Life/AD&D insurance policy sponsored by The School Board of Volusia County Florida. 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 The School Board of Volusia County Florida 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 human resources representative.



Standard Insurance Company  
1100 SW Sixth Avenue  
Portland OR 97204

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

SI 20411

758938-Actives  
(7/23)





# 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](http://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.

# 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.

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## 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.



The background of the page features a photograph of three people in a meeting. A woman with blonde hair is in the foreground, looking towards the right. Behind her, a man in a white and yellow striped shirt is smiling and looking at a laptop. To his right, another man in a light blue shirt is also smiling and looking at a laptop. The setting appears to be a modern office with a brick wall in the background.

The Standard®

## 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 December 31, 2016, based on internal data developed by Standard Insurance Company

Standard Insurance Company  
1100 SW Sixth Avenue  
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SI 20564

Enrollment Booklet  
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