



## Family Care Benefit

The Freedom to Take Time for Loved Ones



Most income protection policies pay benefits only when you can't work due to injury or sickness. But what if a family member becomes seriously injured or seriously sick? The Family Care Benefit<sup>1</sup> can help you take time for caregiving. This benefit provides cash to replace lost income due to working fewer hours and earning less income to care for a family member.

This unique benefit comes with Platinum Advantage, available only from The Standard.<sup>‡</sup> Here's some reasons why it's so valuable — for anyone facing the possibility of having to care for a family member.

### The Growing Costs of Caregiving



**43.5 million U.S. adults provide unpaid caregiving.<sup>1</sup>**



**72% of family caregivers also work 30 or more hours a week.<sup>2</sup>**



**30% who took Family Medical Leave reported severe financial difficulties.<sup>3</sup>**



**2 in 5 people said caregiving caused emotional stress.<sup>3</sup>**

<sup>1</sup> <https://www.caregiver.org/caregiver-statistics-demographics>

<sup>2</sup> <https://www.dol.gov/asp/evaluation/fmla/FMLA-2012-Technical-Report.pdf>

<sup>3</sup> Source: National Alliance for Caregiving (NAC) and AARP Public Policy Institute. *Caregiving in the U.S. 2015*, based on data collected in late 2014. <http://www.aarp.org/content/dam/aarp/ppi/2015/caregiving-in-the-united-states-2015-report-revised.pdf>

**To learn more about how it works, see page 2.**

# How the Family Care Benefit Works

**Remember the “20/20 guideline.”** This simple rule of thumb explains that The Standard will pay the Family Care Benefit, after the benefit waiting period, if you work at least 20 percent fewer hours — resulting in an income loss of 20 percent or more. The lost income must be due to taking time off work to care for a family member who has a serious health condition caused by injury or sickness.

**The benefit waiting period** will begin on the first day of the family member’s serious health condition. You don’t have to work fewer hours or lose income during this period.

**Family member** includes a parent, spouse, domestic partner or child (including an adopted child, stepchild and child of a domestic partner).

**Qualifying for the benefit** requires documentation of your income and employment. You’ll need to show that a family member has an eligible serious health condition and is experiencing one of these situations:

- Receiving inpatient care in a hospital, hospice or residential medical care facility
- Requires substantial supervision due to severe cognitive impairment
- Is unable to perform two or more activities of daily living without hands-on or standby assistance
- Is terminally ill with a condition that is reasonably expected to result in a death within 12 months

**The benefit paid** will be a portion of your basic monthly benefit proportional to your income loss. If your income loss is more than 80 percent, you’ll be eligible for the full basic monthly benefit.

**You can be approved for the Family Care Benefit twice** during the life of the policy for a combined maximum pay-out equal to six times the basic monthly benefit.

## Learn More About the Freedom Platinum Advantage Offers

With Platinum Advantage from The Standard, you can count on comprehensive income protection. Plus, the Family Care Benefit offers you extra peace of mind that no other income protection policy provides. Talk to your insurance broker to learn more.



Susan’s Story  
IT Manager, age 50

### Family Care Crisis: Mother’s Terminal Cancer

When Susan’s mother was diagnosed with stage 4 breast cancer, she took family leave from work to be by her mother’s side. The Family Care Benefit provided monthly cash benefits to help replace her lost income. That gave Susan the financial freedom to focus on what mattered most — her mother.

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‡ The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by, and the sole responsibility of, Standard Insurance Company, Portland, Oregon, in all states except New York. Standard Insurance Company is licensed to solicit insurance business in all states except New York.

1 The Family Care Benefit is not available in Connecticut or New York.

The policy has exclusions and limitations and terms under which the policy may be continued or discontinued. For costs and complete details of coverage, please contact your insurance representative or The Standard at 800.247.6888.