

# The Life Services Toolkit

Timely and compassionate support services for Group Life members and beneficiaries.



When you give your employees access to Group Life insurance, you're offering more than protection from financial hardship in the event of a death. A Group Life policy from Standard Insurance Company (The Standard) includes a package of services to help insured employees and their beneficiaries make important decisions now and for the future.

The Standard has partnered with Morneau Shepell, a leading provider of assistance programs, to help insured employees and their beneficiaries address important life matters. Insured employees have access to comprehensive online resources. Beneficiaries can consult experts by phone or in person, and obtain other helpful information online.

Life Services Toolkit resources are automatically available to those insured by Life insurance plans from The Standard. Life insurance beneficiaries<sup>1</sup> can access services for 12 months after the date of death.

## Employee Services

Your insured employees can benefit from practical and timely features on the Life Services Toolkit website:

- **Estate-planning Assistance:** Online tools walk employees through the steps to prepare a will and create other documents, such as living wills, powers of attorney and health care agent forms.
- **Identity Theft Prevention:** Online resources help employees learn how to thwart identity thieves and resolve issues if identity theft occurs.
- **Financial Planning:** Online tools help employees confidently manage debt, calculate mortgage and loan payments, and take care of other financial matters.
- **Health and Wellness:** Timely articles about nutrition, stress management and wellness help employees and their families lead healthy lives.
- **Funeral Arrangements:** Employees can use the website to calculate funeral costs, find funeral-related services and make decisions about funeral arrangements in advance.

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For more information about the Life Services Toolkit and Group Life and AD&D insurance available from The Standard, contact your insurance advisor or the employee benefits sales and service office for your area today at 800.633.8575.

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.

<sup>1</sup> The Life Services Toolkit is also available to recipients of an Accelerated Benefit. It is not available to Life insurance beneficiaries who are minors or to non-individual entities such as trusts, estates or charities.

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## Beneficiary Services

These supportive services are available for 12 months after a loss to help beneficiaries cope:

- **Grief Support:** Clinicians with master's degrees are on call to provide confidential grief support to beneficiaries by phone or in person. Beneficiaries are eligible for up to six face-to-face grief sessions and unlimited phone contact.  
  
Additional support may be offered via grief education books sent to the beneficiary's home. Clinicians will send books that apply to the beneficiary's loss, including developmentally appropriate books for use with children and teenagers.
- **Legal Services:** Beneficiaries can obtain legal assistance from attorneys who meet a high standard of experience.
  - Schedule an initial 30-minute office or telephone consultation with a network attorney. Beneficiaries who wish to retain a participating attorney after the initial consultation receive a 25 percent rate reduction from the attorney's normal hourly or fixed-fee rates.
  - Obtain an estate-planning package that consists of a simple will, a living will, a healthcare agent form and a durable power of attorney.
- **Financial Counseling:** Beneficiaries have unlimited phone access to financial counselors to help with issues such as budgeting strategies, managing credit and debt management, including hour-long sessions on topics requiring more in-depth discussion.
- **Support Services:** During an emotional time, beneficiaries can receive help planning a funeral or memorial service. Work-life 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:** Beneficiaries can easily access additional services and features on the Life Services Toolkit website, including online resources to calculate funeral costs, find funeral-related services and make decisions about funeral arrangements.



Beneficiaries can speak to counselors for grief support by phone or in person.