



# Optional Life and Optional AD&D Insurance

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Oregon Educators Benefit Board

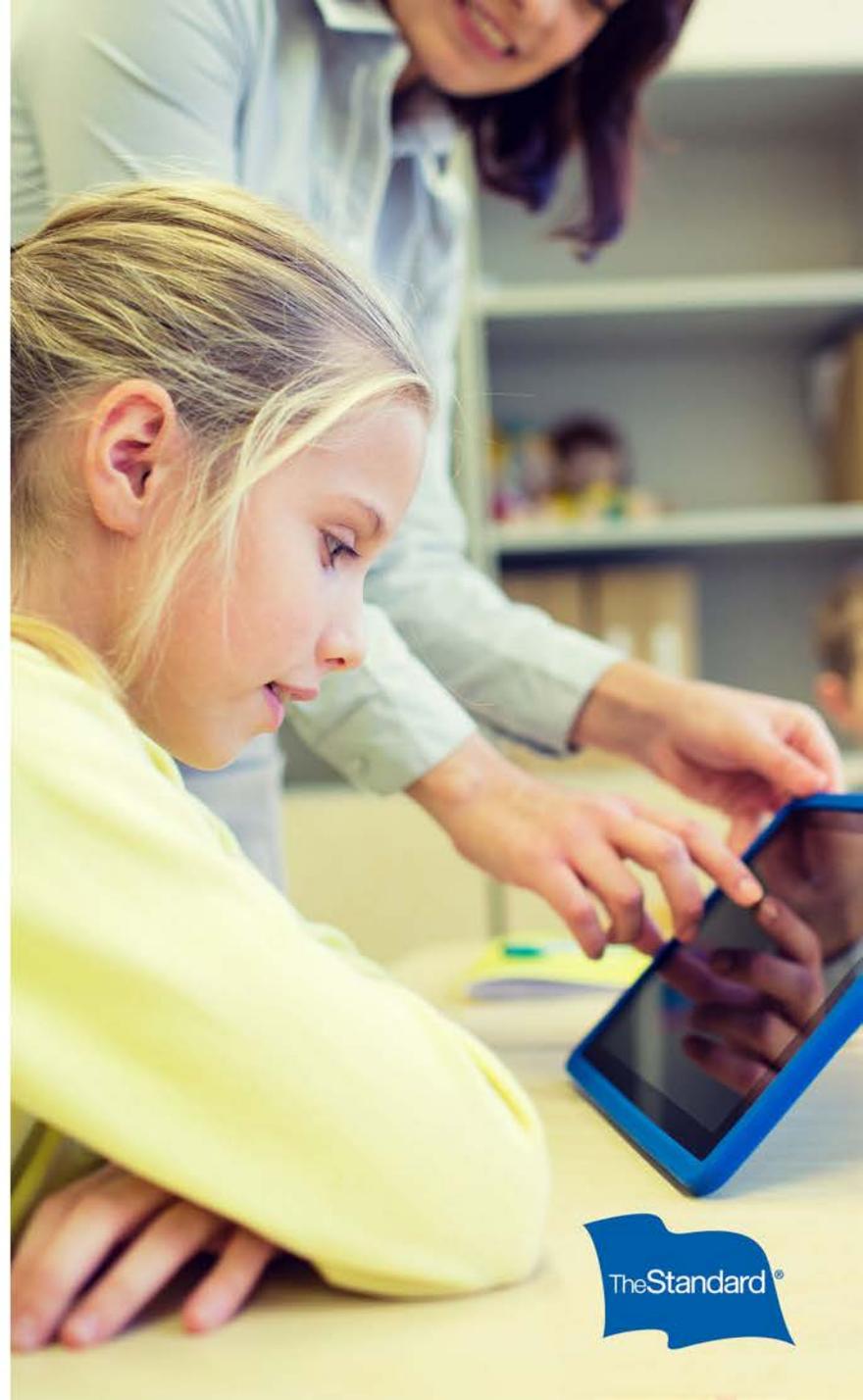
Standard Insurance Company



# Optional Life Insurance

Life insurance helps protect your loved ones from financial hardship should you pass away.

- What is it for?
- Do you need it?
- What are your goals?



# Optional Life and AD&D Insurance Overview

- Amount of coverage
- AD&D benefit
- Guarantee issue maximum
- Accelerated benefit
- Portability and conversion



# Life and AD&D Insurance for Your Family

- Amount of coverage
  - Spouse
  - Children
  - Guarantee issue maximum
- AD&D benefit
  - Spouse
  - Children



# Travel Assistance

An included service that connects you to resources when you're traveling more than 100 miles from home.

- Help when you need it
- Available 24/7
- Domestic or international travel



# Next Steps

Please review your benefits summary for exclusions, limitations and reductions in benefits

For more information, please visit The Standard's OEBC microsite at:

[www.standard.com/mybenefits/oebb](http://www.standard.com/mybenefits/oebb)

This policy has exclusions, limitations, reductions of benefits and terms under which the policy may be continued in force or terminated.



The logo features the text "The Standard" in a white, sans-serif font, centered within a blue, wavy, ribbon-like shape. A registered trademark symbol (®) is located to the right of the word "Standard".

The Standard<sup>®</sup>

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