



# State of Oregon through the Public Employees' Benefit Board (PEBB)

Annual Enrollment



# Today's Agenda

## The Standard's Offerings:

- Life Insurance (Basic and Optional)
- Voluntary Accidental Death & Dismemberment (AD&D)
- Short Term Disability
- Long Term Disability

## Next Steps

- PEBB Microsite
- Decision Support Tool

# **Basic and Optional Life Insurance**

# Basic and Optional Life Coverage

## Coverage Amounts

- **Basic Life:**  
\$10,000
- **Optional Employee Life:**  
\$20,000 to \$600,000
- **Optional Spouse/Domestic Partner Life:**  
\$20,000 to \$400,000
- **Dependent Life:**  
\$5,000 (Spouse/Domestic Partner and Child)
- **Retiree Life:**  
50% of Life Insurance amount in effect prior to retirement, up to \$200,000

## Guarantee Issue Levels

- **Basic Life, Dependent Life and Retiree Life:** All guarantee issue
- **Optional Employee Life:**  
\$100,000\*
- **Optional Spouse/Domestic Partner Life:**  
\$20,000\*

\*If applying for coverage within the first 30 days of becoming eligible

# Value Added Features

<b>Accelerated Benefit</b>	Provides up to 75% of Life Insurance benefit prior to death for terminally ill employee/spouse/domestic partner
<b>Waiver of Premium</b>	Continues Life Insurance for members who are under age 60 and totally disabled without payment of premium
<b>Portability</b>	Allows you to take your insurance with you upon termination of employment (not retirement) at the same rates
<b>Travel Assistance*</b>	Provides services to employee and immediate family members when traveling more than 100 miles from home
<b>Life Services Toolkit*</b>	Timely and compassionate support services for members and beneficiaries

\* Provided by a third-party administrator

# Travel Assistance\*

Assistance for covered members available in English or Spanish

## Trip Assistance

- Guidance with visas, currency exchange, inoculation recommendations and travel advisories
- Aid with replacing credit cards, passports, locating missing baggage and emergency cash coordination
- Interpreter translation services while visiting a physician or hospital

## Emergency Help

- Arrange for medical evacuations
- Facilitate the return of vehicles when an ambulance is required
- Arranging medical repatriation and remains repatriation
- Care of minor children and help getting them home when unattended\*
- Help getting up to two travel companions, pets or a service animal home\*

## Get the App

Get the most out of Travel Assistance with the Assist America Mobile App. The app provides 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



\*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 Standard Insurance Company's Life insurance policy. Standard Insurance Company may change providers or terminate service at any time.



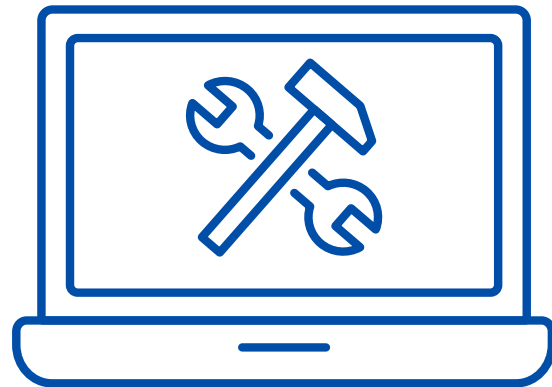
# Life Services Toolkit\*

## Complementary Services to Maximize Benefits

### Beneficiaries and Employees



**Plan-ahead services:** Estate planning, including funeral arrangements, identity theft protection, digital legal forms and more



### Beneficiaries Only



**Grief counseling:** Unlimited phone support, up to three in-person or virtual visits, and 24/7 help by phone, web or live chat



**Beneficiary tools:** Online calculators, resources and guidance from qualified experts



**Reading materials:** Age-appropriate books for children and adults learning to cope with and process loss



**Legal services:** Consultations by phone plus a 25% discount with an attorney; ideal for will preparation



**Financial counseling:** Information from professionals just a phone call away, with an option to schedule a one-on-one session

\*Life Services Toolkit is provided through an arrangement with Health Advocate and is not affiliated with Standard Insurance Company. Health Advocate is solely responsible for providing and administering the included service. This service is only available while insured under Standard Insurance Company's life insurance policy. Standard Insurance Company may change providers or terminate service at any time. The Life Services Toolkit is not available with products offered by The Standard Life Insurance Company of New York. 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.



# **Voluntary Accidental Death & Dismemberment**

# Voluntary AD&D Coverage

## Coverage Amounts

- **Member:**  
\$50,000 to \$500,000
- **Spouse/Domestic Partner Only:**  
50% of member's amount
- **Children Only:**  
15% of member's amount for each child
- **Family Coverage (Spouse/Domestic Partner and Children):**  
40% of member's amount for spouse/domestic partner and 15% of member's amount for each child

## Guarantee Issue Levels

All amounts are guarantee issue

# Short Term Disability Benefits

## Short Term Disability Insurance

### Reminder:

Entitlement to Paid Leave  
Oregon benefits will reduce  
benefits payable under STD.

The STD plan includes each of the following:

<b>Maximum Weekly Benefit</b>	\$1,662 Maximum benefit* \$25 Minimum benefit *before reduction by deductible income
<b>Benefit Percentage</b>	60% of the first \$2,770 (based on weekly predisability earnings)
<b>Benefit Waiting Period</b>	0 days for accident 7 days for sickness
<b>Maximum Benefit Period</b>	13 weeks 4 weeks for preexisting conditions

\* Deductible income is other sources of income your employee receives or is eligible to receive while STD benefits are payable, such as Paid Family Medical Leave, Workers' Compensation, Social Security and PERS.





# STD Added Features and Services

- **Return to Work Incentive**

Allows member to receive up to full salary while working part-time

- **Waiver of Premium**

Continues insurance without payment of premium while you are disabled

- **Tax-free Benefit**

Because premium for STD coverage is paid for by the member with post-tax dollars, benefits paid are not taxable

- **Employee Portal**

File claims, upload documents, review status

# Long Term Disability Benefits

## Long Term Disability Insurance

The LTD plan includes each of the following:

<b>Maximum Monthly Benefit</b>	\$7,200   \$8,000 (before reduction by deductible income*)
<b>Benefit Percentage</b>	60% of the first \$12,000 66 <sup>2/3</sup> % of the first \$12,000 (based on monthly predisability earnings)
<b>Benefit Waiting Period</b>	90 days   180 days
<b>Maximum Benefit Period</b>	To age 65 with or age-grading (consult your certificate of insurance for actual coverage maximums)

\* Deductible income is other sources of income your employee receives or is eligible to receive while LTD benefits are payable, such as Workers' Compensation, Social Security and PERS.





## LTD Added Features and Services

- **Return to Work Incentive**

Allows member to receive up to full salary while working part-time

- **Assisted Living Benefit**

Increases income replacement level to 80% for severely disabled members

- **Family Care Expense Benefit**

Helps offset family care expenses

- **Rehabilitation Plan Provision**

Reimbursement for rehabilitation plan expenses

- **Waiver of Premium**

Continues insurance without payment of premium while you are disabled

- **Tax-free Benefit**

Since LTD premium is paid for by the member with post-tax dollars, benefits paid are not taxable

- **Survivors Benefit**

Three times maximum LTD benefit without reduction by deductible income

# Next Steps

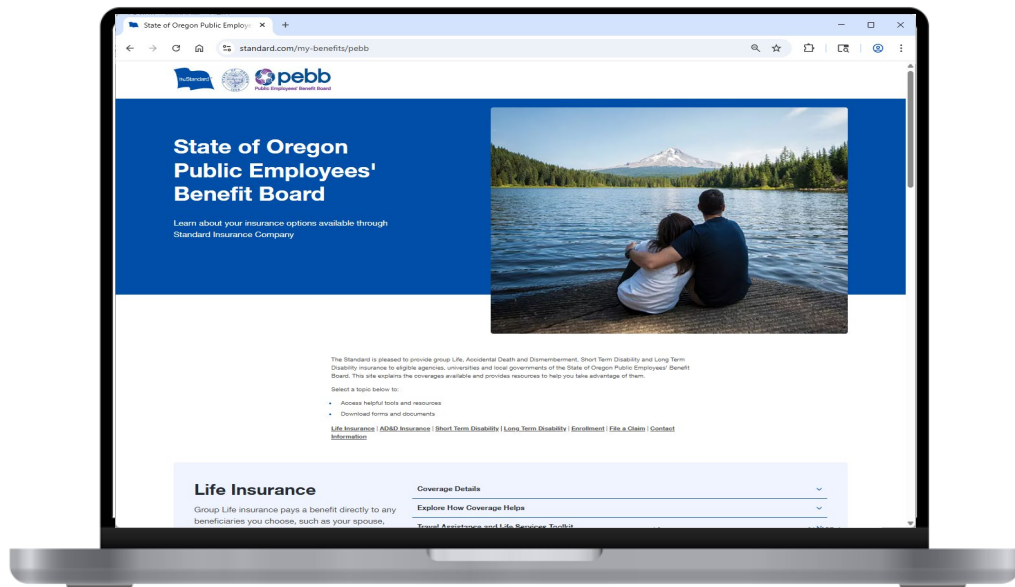
# Next Steps

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

For more information, including access to our Decision Support Tool, please visit The Standard's PEBB microsite at:

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

You can also scan the QR code below:



The policies described have exclusions, limitations, reduction of benefits, and terms under which the policy may be continued in force or terminated. Please review all materials or contact The Standard for additional information, including costs and complete details of coverage. The amount of benefits provided under the policies described depends on the plan selected.





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, where insurance products are offered by The Standard Life Insurance Company of New York of 333 Westchester Avenue, West Building, Suite 300, White Plains, New York. Product features and availability vary by state and company and are solely the responsibility of each subsidiary. Each company is solely responsible for its own financial condition. Standard Insurance Company is licensed to solicit insurance business in all states except New York. The Standard Life Insurance Company of New York is licensed to solicit insurance business in only the state of New York.