

The Life Services Toolkit

We're here to help you cope and plan after the loss of a loved one.



The time after a loved one has died is difficult for a beneficiary. Tasks like planning a funeral and settling estate matters demand your immediate attention. At the same time, daily obligations continue as you grieve your loss.

Standard Insurance Company (The Standard) is here to help. We have partnered with Health AdvocateSM to offer comprehensive and compassionate services to Group Life insurance beneficiaries.¹ These services are available to you for 12 months after you receive your Life claim letter from The Standard.

What to Expect

When you call the Life Services Toolkit phone assistance line, you can expect personalized attention from highly trained counselors to help you determine what services might be right for you. The following services and others are available:

- **Grief Support:** Health Advocate counselors who answer calls from beneficiaries understand the stages of grief and what help you may need at any given time. They can provide immediate support by phone — whether it's been days, weeks or months after a death — or refer you to a counselor in your area. Beneficiaries are eligible for up to six face-to-face sessions.

The counselor you speak with may also offer a grief support kit, if appropriate, chosen specifically for your needs. They understand that sometimes, having something you can refer to, at your own pace, might be helpful. If there are children or teens who have been affected by your loss, the counselor may provide age-appropriate books to you that can help them process the loss.

- **Legal Services:** In addition to online estate planning tools, you can obtain legal assistance from experienced attorneys. You can schedule an initial office visit or a telephone consultation for up to 30 minutes with a network attorney. If you wish to retain a participating attorney after the initial consultation, you can receive a 25% rate reduction from the attorney's normal hourly or fixed-fee rates.



Call the Life Services Toolkit phone assistance line at 800.378.5742. Or you can log in online at standard.com/mytoolkit.

Login: support

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Life Services Toolkit is provided through an arrangement with Health AdvocateSM 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.

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¹The Life Services Toolkit is also available to recipients of an Accelerated Death Benefit or Accelerated Benefit for 12 months after the date of payment. It is not available to Life insurance beneficiaries who are minors or to non-individual entities such as trusts, estates, or charities.

- **Financial Assistance:** As a beneficiary, you have access to financial counselors to help with budgeting and credit and debt management. You can schedule up to 30-minute telephone sessions per topic.
- **Support Services:** You can consult work-life experts for help on a variety of issues. Work-life advisors can guide you to resources to help you manage household repairs and chores; find child care and elder care providers; or organize a move or relocation.



Beneficiaries can participate in phone consultations or in-person meetings with trained grief counselors.

Online Resources Exclusively for Beneficiaries

You can also easily access additional services online at the Life Services Toolkit website: standard.com/mytoolkit. User name: support

- Tools to educate yourself on funeral costs, find funeral-related services and make decisions about funeral arrangements
- Life Planning Resource Guide with tips on tasks to complete after a loved one passes away and settling an estate
- Guidance from qualified experts on ways to cope with grief and loss
- Articles and tools to help manage debt, calculate mortgage and loan payments, and handle other financial matters
- Information on how to avoid identity theft and resolve issues if it does occur
- Tools to prepare a will and create other documents, such as living wills, powers of attorney and advance directives

About Health Advocate Experts

Health Advocate, a leading provider of employee assistance programs and other employee services, hires only clinicians and professional advisors who meet a high standard.

- In-person, local counselors possess a minimum of five years of clinical experience; are licensed in their state of practice; and have experience in grief and loss.
- Attorneys who provide phone consultations and referral network attorneys have a minimum of five years of experience.
- Financial counselors possess bachelor's degrees or equivalent experience. All counselors are required to complete training before interacting with clients and are a Certified Consumer Credit Counselor, Certified Credit Report Reviewer and/or a financial planner.