

## **Life Insurance from The Standard**

Besides peace of mind for you and your family, Life insurance from The Standard includes these key benefits for eligible covered employees.

- The **Life Services Toolkit** is an online resource that can help you draft a will, make advance funeral plans and get your finances in order.
- The **Specified Disease Benefit** allows for payment of up to 25% of your Basic Life insurance coverage amount if you are diagnosed with diseases such as a life threatening cancer, heart attacked, stroke or renal failure.
- **Continuation of Benefits** enables you to port or convert your Life coverage within 60 days of leaving employment.
- **Accidental Death & Dismemberment** and **Death by Auto Accident** benefits are available on top of your Life insurance benefit under qualifying circumstances.
- The **Repatriation Benefit** will cover the cost of transporting your body if you die more than 150 miles from home.
- The **Accelerated Benefit Option** allows you or a covered dependent to apply for up to 75% of your total life insurance coverage amount if you are diagnosed with a terminal illness and have a life expectancy of 12 months or less. (Requires a minimum \$10,000 Life benefit)
- If you become disabled for a minimum of 180 days and are under age 60, you may apply for **Waiver of Premium** for your Basic Life coverage and any Additional/Dependent Life coverage you have.
- **UnitedHealthcare Global Travel Assistance** provides a range of medical, security, legal and travel assistance services to you and your family members when traveling more than 100 miles from home.

The Standard will also offer support to your beneficiaries in their time of need.

- **Continuation of Benefits for Dependents** enables Spouse and Child Life coverage to continue for five months – without premium payment – after your death.
- Through **Funeral Assignment**, an adult beneficiary may assign payment from Life insurance proceeds directly to the funeral home to cover expenses.
- The **Life Services Toolkit** offers beneficiaries access to helpful information online and expert consultations by phone.

Your employer's Benefits Department can assist with enrolling for coverage\*, making changes to your current benefit amount\* or filing a claim.

\*Evidence of insurability requirements may apply.

Please visit <https://nmpsia.com/The%20Standard.html> for additional information, including costs and complete coverage details. *These policies have exclusions, limitations, reductions of benefits and terms under which the policies may be continued in force or terminated. The Certificate of Coverage supersedes any information listed here.*