



City of Salem
Life Insurance, Long Term Disability, EAP,
Travel Assistance, Life Services Toolkit



Agenda

- Review Life and LTD coverage provided by City of Salem
 - Amount of benefit provided
 - Who is eligible
 - Features of the coverage
 - Additional Life coverage
- Travel Assistance
- Life Services Toolkit
- Employee Assistance Program (EAP)



Plan 1 Basic Life/AD&D Insurance

- Benefit is provided by City of Salem to eligible employees working at least 20 hours per week
- What coverage do I have?
 - Coverage amounts for Basic Life/AD&D vary based on employee class (ex., Police/Fire, Union/Non-Union, etc.).
 - Can range from flat \$40k, \$50k, or 1 times your Annual Earnings. Contact your HR/Benefits department if you are unsure of your coverage amount.



Plan 2 Additional Life Insurance

- Additional Life insurance is available for employees and their spouse/children
- Premiums are paid by employees through payroll deduction
- You may elect the following Additional Life and Dependent Life amounts
 - **Employee: \$10,000 increments to \$500,000 or 6x annual earnings max**
 - Guarantee Issue (GI): \$100,000 (if elected within 31 days of being eligible)
 - **Spouse: \$10,000 increments to \$300,000 max**
 - Guarantee Issue (GI): \$20,000
 - **Child: \$2,000, \$5,000, or \$10,000 options. Premium covers all children regardless of how many insured**



Plan 2 Additional Life Insurance

- Notes to consider:
 - If you do not elect Additional Life within 31 days of being eligible, any amount elected after will require medical Evidence of Insurability (EOI).
 - You must elect Additional Life on yourself to insure a spouse or child.
 - Coverage for your spouse or child cannot exceed 100% of your Additional Life
 - Medical history statements for EOI can be submitted online at www.standard.com/mhs or by paper application

Life/AD&D Features and Benefits

- **Seat belt benefit**
 - If loss is result of car accident, additional benefit of \$10k is payable if insured was wearing a seatbelt
- **Waiver of Premium**
 - If you become totally disabled for more than 180 days while insured under the plan and under age 60, Basic and Additional Life insurance may continue without premium payment until age 65 while totally disabled
- **Accelerated Benefit**
 - If you become terminally ill, you may be eligible to receive up to 75% of your combined Basic and Additional Life benefit
- **Portability**
 - If your insurance ends because your employment terminates, you may be eligible to buy portable group insurance (must not be disabled)
- **Conversion**
 - If your insurance ends or reduces, you may be eligible to convert your life insurance to an individual life policy without submitting evidence of insurability (may be disabled)





Long Term Disability (LTD)

- Benefit provided by City of Salem to eligible employees working at least 20 hours per week
- What coverage do I have if I become disabled and can't work?
 - LTD pays 60 - 66 2/3% of your monthly earnings, depending on your employee classification (Police/Fire/Union/Non-Union/Management/Confidential, etc.)
 - Benefit Waiting Period – Can vary from 60-180 days depending on employee classification (most have 90 days)
 - Partial disability included (80% threshold)
 - Includes coverage for work related disabilities and non (24 hr)


Keeping Employees Secure Worldwide

Travel Assistance Helps Promote Productivity and Safety

Services for covered employees and family members traveling more than 100 miles from home or internationally for up to 180 days include:

- Mobile App – Assist America
- Travel planning guidance
- Assistance replacing lost credit cards and passports, transferring funds and locating missing luggage
- Medical and legal assistance
- 24-hour access to registered nurses
- Emergency medical evacuation and repatriation services
- Return transportation for dependent children and traveling companions, if needed
- Personal security services

Travel Assistance is provided by Assist America, Inc. 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 The Standard's group policy.



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The Standard includes Travel Assistance with all of our Group Life insurance policies. This value-added benefit can help support your employees' productivity when they're traveling for business. It also provides an additional sense of security for your employees and their eligible family members any time they travel more than 100 miles from home and/or international travel for trips up to 180 days. 24 hours a day, every day of the year.

A single phone call provides access to a full range of medical, legal and trip assistance services, including:

Pre-Trip Assistance: passport, visa, weather and currency exchange information, health hazards advice and inoculation requirements

Trip Assistance: emergency ticketing, credit card and passport replacement, funds transfer and locating missing baggage

Medical Assistance: locating medical care providers and interpreter services

Legal Assistance: legal referrals, consular officer or bail bond services

24-Hour Health Information: 24/7/365 access to registered nurses who can provide health and medication information, symptom decision support, and help understanding treatment options

Emergency Transportation Services¹: emergency evacuation to the nearest adequate medical facility and medically necessary repatriation to the employee's home, including repatriation of remains

Companion Transportation Services: returning travel companion if return travel is disrupted due to emergency transportation services² or returning dependent children if left unattended due to prolonged hospitalization

Personal Security: logistical arrangements for ground transportation, housing and/or evacuation in the event of political unrest and social instability

1 Must be arranged by UnitedHealthcare Global. Related medical services, medical supplies and a medical escort are covered where applicable and necessary.

2 Not available to Oregon residents.

Life Services Toolkit

Our Life Services Toolkit Goes Beyond a Benefit Check

Giving employees tools and support to deal with the loss of a loved one or plan for the future helps them move toward better personal results. That can help you achieve better results from your benefits. Services for beneficiaries include:

Grief and loss support. Up to 6 face-to-face sessions, unlimited phone support and 24-hour assistance by phone, web and live chat.

Books to help children cope. Age-appropriate books can be sent to children and adults coping with loss.

Beneficiary portal. Online calculators/resources, guidance from qualified grief experts.

Financial counseling. Counseling by phone with option to schedule a 60-minute in-depth session.

Legal services. Includes a 30-minute legal consultation by phone, plus 25% rate reduction with network attorney.

Employee Services

Online portal for all covered members offers:

- Estate planning assistance
- Funeral arrangements
- Identity theft prevention
- Financial planning
- Health and wellness resources

The Life Services Toolkit is provided through an arrangement with Morneau Shepell and is not affiliated with The Standard. Morneau Shepell is solely responsible for providing and administering the included service. This service is not an insurance product. The Life Services Toolkit 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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Our approach goes beyond a benefits check.

Life Services Toolkit provides a suite of extra services that:

- Help employees plan for the future
- Help beneficiaries, including employees dealing with a loss, to move forward

Helping employees feel secure and supported and secure can help you achieve better value results from your benefits.

For beneficiaries and families, Life Services Toolkit can provide support and resources:

- **Grief and loss support, including up to six face-to-face sessions,** unlimited telephonic support and 24-hour assistance by phone, web and live chat, with follow-up for one year.
- **Books to help children and adults cope—** *[This is another example of how we go above and beyond]*. Age-appropriate grief education and support books can be sent to the beneficiary's home, written especially for children, teenagers, or adults mourning a spouse, partner or other loved one.
- **Access to financial counselors,** with the option to schedule a 60-minute phone session.
- **Legal support,** which includes 30-minute phone call or in-person legal consultation.
- **Support services** such as funeral or memorial planning assistance and referrals to needed services.

For employees and all covered members:

Online services include estate planning, funeral arrangements, identity theft protection, wellness and more, to help families plan ahead and deal with life's challenges.

Employee Assistance Program

- Resources Online, On Call and In Person
- All employees insured for LTD are eligible. Immediate family members included

Solutions For Employees and Family Members

Unlimited, 24-hour online and telephone access to clinicians with master's degrees, for help with:

- Depression and anxiety
- Stress management
- Marital or relationship difficulties
- Parenting and family issues
- Alcohol and drug use
- Legal and financial problems
- Grief and loss
- Childcare and eldercare
- Identity theft and fraud resolution

Face-To-Face Consultation

Employees can have up to **3** face-to-face assessment and consultative sessions per year, for each separate mental health or substance abuse issue.

WorkLife Services

Expert telephonic and online consultation and referrals for issues including:

- Health and wellness
- Eldercare referral services
- Childcare referral services
- Emotional wellbeing
- Daily living resources

Additional online support includes thousands of articles on variety of topics, financial calculators, health assessments, etc.

Employee Assistance Program (EAP) is provided through an arrangement with Morneau Shepell, which is not affiliated with The Standard. EAP is not an insurance product.



Additional Resources

- Electronic EOI Submission: www.standard.com/mhs
- Travel Assistance flyer: <http://www.standard.com/eforms/14684.pdf>
- Employee Assistance Program flyer: <https://www.standard.com/eforms/17201.pdf>
- Life Services Toolkit flyer: <https://www.standard.com/eforms/17526.pdf>



Please refer to the enrollment materials for more plan information.

