



Your Benefits. Explained.

University Of New England

TheStandard



For Your Information

These policies have exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or terminated. Please consult your benefits summary and other enrollment materials from The Standard for further details before making a purchase decision and enrolling.

Contact The Standard for additional information, including costs and complete details of coverage.



Today We'll Talk About

Benefits You Can Select:

Life insurance

Accidental Death and
Dismemberment

Short Term Disability
insurance

Long Term Disability
insurance



Life Insurance and AD&D



Why Is Life Insurance Important?

It can help protect your loved ones from financial hardship if you pass away.



Protecting the People You Love

Life Insurance Can Help Cover



Child-Care
Costs



Housing
Costs



College
Tuition



Daily Living
Expenses



Funeral
Expenses

And Help You With

- Travel Assistance*
- Life Services Toolkit*

AD&D Helps After a Severe Accident

- Pays a lump-sum benefit if a covered accident results in death
- Pays benefits for a severe physical loss

* Travel Assistance and the Life Services Toolkit are provided through arrangements with outside service providers that are not affiliated with The Standard.



Deciding If, and How Much, Is Up to You

Ask yourself one question:

Would someone suffer an economic hardship if I died today?

**Life insurance may cost
less than you think.**

Typical monthly cost of a \$50,000 term
Life insurance policy in coffee drinks*

25-44 years old



45-49 years old



50-54 years old



55-59 years old



* Costs are approximate and based on data developed by The Standard. For premium rates, please refer to your enrollment materials.



Basic Life Insurance and AD&D

It Starts With You

- 1 Times annual earnings max of \$300,000
Minimum \$20,000
- AD&D Equal to base coverage amount
- 100% Employer Paid

Employees that work under 20 hours /week are not eligible for this benefit



Additional Life Insurance

You Can Add More Coverage

- 1-4 times annual earnings up to \$500,000
- Guaranteed Issue \$350,000
- 100% Employee paid through easy payroll deduction



And You Also Get ... Tools and Services

With The Standard, your Life insurance offers extra tools and benefits. Some you can use now — others help beneficiaries after a death.

Participant Services

Estate Planning Assistance

Funeral Arrangements

Identity Theft Prevention

Financial Planning

Health and Wellness

Beneficiary Services

Grief Support

Legal Services

Financial Counseling

Support Services

Online Resources

More Resources for You: Travel Assistance

Security that travels with you.

Travel Assistance connects you to resources 24/7 before and during a trip:

- Available when you travel more than 100 miles from home for up to 180 days for business or pleasure
- Coverage for you, your spouse and kids through age 25
- Easy access via mobile app, online portal, QR code and wallet card



Travel Assistance is provided through an arrangement with an outside service provider.



What is your biggest
financial asset?

(Hint ... it's you.)



A man in a plaid shirt is holding a baby in his arms. He is standing in a kitchen, looking towards a young boy who is sitting on the kitchen counter. The boy is holding a pink cup. The man is also holding the pink cup, and they appear to be interacting with it. The kitchen has dark cabinets, a white countertop, and a window with blinds in the background. A dishwasher is open in the foreground, showing dishes inside. A blue plastic stool is on the floor next to the dishwasher.

Disability Insurance Protection for Your Paycheck



Protect Your Paycheck

A disability can quickly drain a family's savings and jeopardize their long-term financial security.

1 IN 4

20-year-olds

will experience
a disability
by age 67.



Health Insurance Pays Your Doctor. Disability Insurance Pays You.

What can you use disability benefits for?



Rent/Mortgage



Groceries



Child Care



Student Loans

Short Term Disability



Why choose Short Term Disability?

- Short Term Disability coverage can provide a percentage of your income for approved disabilities
- Benefits go directly to you
- Covers time off for childbirth or pregnancy-related complications
- Starts paying benefits after your employer's waiting period



Short Term Disability Plan

Weekly benefit: Increments of \$50.00 to \$750.00 not to exceed 70% of your Predisability Earnings, reduced by Deductible Income.

Benefit waiting period:

14 days for accidental injury

14 days for physical disease, pregnancy or mental disorder

Maximum benefit period: 180 days

100% employee paid through easy payroll deduction.

100% Employee Paid



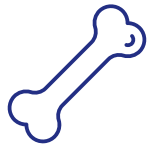


Long Term Disability

How can LTD Help?

Disabilities happen more often than we realize.
Has someone you know experienced a disability?

Top 5 Causes of Disability Claims



Bone/Joint/
Muscle
Disorders
23.3%

Back
Conditions
17.5%

Cancer
14.2%

Mental
Disorder
10.3%

Cardiovascular
7.6%

Long Term Disability Plan

Monthly benefit amount: 50% of your first \$15,000 monthly pre disability earnings

Maximum monthly benefit: \$7,500

Benefit waiting period: 180 days

Maximum benefit period: to age 65 or the SSNRA

100% Employer Paid

Employees that work under 20 hours /week are not eligible for this benefit



More Resources

- Disability Needs Assessment flyer:
www.standard.com/eforms/9217.pdf
- Travel Assistance brochure:
<http://home.standard.com/eforms/14684.pdf>
- Voluntary Life Needs flyer:
<https://www.standard.com/eforms/10380.pdf>
- Life Services Toolkit Flyer:
<http://home.standard.com/eforms/17526.pdf>



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

The Standard[®]

The Standard is the marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon, in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.

