

# Family Benefits Package



## Keeping Dreams Alive

The plans for a child's higher education shouldn't end with the death of a parent. Employers can help keep those and other dreams alive with the Family Benefits Package from Standard Insurance Company (The Standard).

The Family Benefits Package provides financial assistance to eligible family members in the event of a covered employee's accidental death for which Accidental Death and Dismemberment (AD&D) insurance benefits are payable. All benefits are subject to maximum amounts and policy limitations.

## Helping Them Succeed

This comprehensive package of family-oriented benefits includes:

**Higher Education Benefit.** Pays for qualifying tuition expenses incurred by an employee's eligible children. The benefit is paid annually per child, for a maximum of four consecutive years beginning on the date of the employee's death. The benefit will not exceed \$5,000 per year, or the cumulative total of \$20,000 or 25 percent of the employee's AD&D insurance benefit – whichever is less.

**Career Adjustment Benefit.** Pays for qualifying tuition expenses incurred by an employee's eligible spouse for training aimed at obtaining employment or increasing earnings within 36 months of the date of the insured's death. The benefit will not exceed \$5,000 per year, or the cumulative total of \$10,000 or 25 percent of the employee's AD&D insurance benefit – whichever is less.

**Child Care Benefit.** Pays for qualifying child care costs incurred by an employee's spouse in order to work or obtain training aimed at securing employment or increasing earnings within 36 months after the date of the employee's death. The benefit will not exceed \$5,000 per year, or the cumulative total of \$10,000 or 25 percent of the employee's AD&D insurance benefit – whichever is less.

The Standard provides the Family Benefits Package at no additional premium to employers with Group Life and AD&D insurance from The Standard. It offers them a caring and practical way to show support for their employees, while providing opportunities to surviving family members as they adjust to a new life.

\* The Family Benefits Package is not available in all states

The Standard is a 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.

This policy has exclusions, limitations, reduction of benefits, and terms under which the policy may be continued in force or terminated. Please contact The Standard for additional information, including costs and complete details of coverage.



For more information about the Family Benefits Package and Group Life and AD&D insurance available from The Standard, contact your insurance advisor or the Employee Benefits Sales and Service Office for your area today at 800.633.8575.

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GP190-LIFE/A997/S399, GP411-LIFE

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