



March, 2016

To Our Valued Customer:

We are excited to announce a new service that is automatically included with Group Life insurance products from Standard Insurance Company. This Life Services Toolkit has been added to your Life offering this year.

Insured employees will have access to comprehensive online resources. Beneficiaries can consult experts by phone or in person and obtain other helpful information online. These are valuable services that can make a difference to your employees now and to their beneficiaries in the future.

We're confident that your employees and their beneficiaries will appreciate these services provided by Bensinger, DuPont & Associates (BDA), a leading provider of employee assistance services, and urge you to highlight the features in your employee benefits communications.

What to Expect

Services for employees: Insured employees have access to online information and legal forms that they can take advantage of immediately, including online will preparation and other estate-planning assistance; tips to avoid identity theft; advance funeral-planning help; and articles to help with personal finances.

Services for beneficiaries: After a loved one's death, Life insurance beneficiaries have access to a variety of services and information by phone, in person or online. These include grief sessions, funeral-planning resources, legal assistance, financial experts and other support services. Recipients of an Accelerated Benefit can also take advantage of the services for beneficiaries.

Eligibility: Employees insured under a Life insurance plan from The Standard can access services online. Beneficiaries and recipients of an Accelerated Benefit can access the services for 12 months following the date of death or the date of an Accelerated Benefit payment.

What to Do Now

Get the word out: Alert your employees to the new services for them and their beneficiaries. Distribute information about the Life Services Toolkit through your regular communication channels or in a special memo.

Update your intranet: Add the flyer for employees to your intranet, so that employees can easily access the information. Ensure that employees can easily access log-in information for the Life Services Toolkit.

Follow these links for more information:

- For your employees: <https://www.standard.com/eforms/17526.pdf>

If you have questions about the Life Services Toolkit, please contact your Employee Benefits Sales and Service Office.