



# State of Oregon through the Public Employees' Benefit Board (PEBB)

Annual Enrollment



# Today's Agenda

## The Standard's Offerings:

- Life Insurance (Basic and Optional)
- Voluntary Accidental Death & Dismemberment (AD&D)
- Short Term Disability
- Long Term Disability

## Next Steps

- PEBB Microsite
- Decision Support Tool

# Basic and Optional Life Insurance

# Basic and Optional Life Coverage

## Coverage Amounts

- **Basic Life:**  
\$10,000
- **Optional Employee Life:**  
\$20,000 to \$600,000
- **Optional Spouse/Domestic Partner Life:**  
\$20,000 to \$400,000
- **Dependent Life:**  
\$5,000 (Spouse/Domestic Partner and Child)
- **Retiree Life:**  
50% of Life Insurance amount in effect prior to retirement, up to \$200,000

## Guarantee Issue Levels

- **Basic Life, Dependent Life and Retiree Life:** All guarantee issue
- **Optional Employee Life:**  
\$100,000\*
- **Optional Spouse/Domestic Partner Life:**  
\$20,000\*

\*If applying for coverage within the first 30 days of becoming eligible

# Value Added Features

|                               |   |
|-------------------------------|---|
| <b>Accelerated Benefit</b>    | Provides up to 75% of Life Insurance benefit prior to death for terminally ill employee/spouse/domestic partner |
| <b>Waiver of Premium</b>      | Continues Life Insurance for members who are under age 60 and totally disabled without payment of premium       |
| <b>Portability</b>            | Allows you to take your insurance with you upon termination of employment (not retirement) at the same rates    |
| <b>Travel Assistance*</b>     | Provides services to employee and immediate family members when traveling more than 100 miles from home         |
| <b>Life Services Toolkit*</b> | Timely and compassionate support services for members and beneficiaries   |

\* Provided by a third-party administrator

# Travel Assistance

**An included service that connects you and family members to resources when traveling more than 100 miles from home.**

- Travel planning guidance
- Assistance replacing lost credit cards and passports, transferring funds and locating missing luggage
- Medical and legal assistance
- Emergency medical evacuation and repatriation services
- Return transportation for dependent children and traveling companions



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.

# Life Services Toolkit

Life Services Toolkit is automatically available to you – as an insured member under your group Life insurance policy – and to your beneficiary. Access is available for up to 12 months after claim approval.

## Services for beneficiaries include:

- **Grief and Loss Support**

Confidential “in moment” phone support and 6 face-to-face sessions.

- **Books to Help Children Cope**

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

- **Support Services**

Work-life advisors can guide beneficiaries to resources to help manage household repairs and chores; find child care and elder care providers; or organize a move or relocation.

- **Online Resources**

Beneficiaries can easily access additional services and features on the Life Services Toolkit website for beneficiaries, including online resources to help in planning a funeral, writing obituaries, and copy with grief.

- **Legal Services**

Includes a 30-minute legal consultation by phone or in-person; 25% rate reduction thereafter.

## Employee Services

### Online portal for all covered members offers:

- Online will template
- Identity theft prevention
- Financial planning online tools
- Funeral planning resources
- Health and wellness resources

The Life Services Toolkit is provided through an arrangement with Health Advocate and is not affiliated with The Standard. Health Advocate 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.



# **Voluntary Accidental Death & Dismemberment**



# Voluntary AD&D Coverage

## Coverage Amounts

- **Member:**  
\$50,000 to \$500,000
- **Spouse/Domestic Partner Only:**  
50% of member's amount
- **Children Only:**  
15% of member's amount for each child
- **Family Coverage (Spouse/Domestic Partner and Children):**  
40% of member's amount for spouse/domestic partner and 15% of member's amount for each child

## Guarantee Issue Levels

All amounts are guarantee issue

# Short Term Disability Benefits

# Short Term Disability Insurance

The STD plan includes each of the following:

|                               |  |
|-------------------------------|--|
| <b>Weekly Benefit</b>         | \$1,662 Maximum benefit*<br>\$25 Minimum benefit<br>*before reduction by deductible income |
| <b>Benefit Percentage</b>     | 60% of the first \$2,770<br>(based on weekly predisability earnings)                       |
| <b>Benefit Waiting Period</b> | 0 days for accident<br>7 days for sickness   |
| <b>Maximum Benefit Period</b> | 13 weeks<br>4 weeks for preexisting conditions   |

**Reminder:**  
Entitlement to Paid Leave Oregon benefits will reduce benefits payable under STD

\* Deductible income is other sources of income your employee receives or is eligible to receive while STD benefits are payable, such as Paid Family Medical Leave, Workers' Compensation, Social Security and PERS.





# STD Added Features and Services

- **Return to Work Incentive**  
Allows member to receive up to full salary while working part-time
- **Waiver of Premium**  
Continues insurance without payment of premium while you are disabled
- **Tax-free Benefit**  
Because premium for STD coverage is paid for by the member with post-tax dollars, benefits paid are not taxable
- **Employee Portal**  
File claims, upload documents, review status

# Long Term Disability Benefits

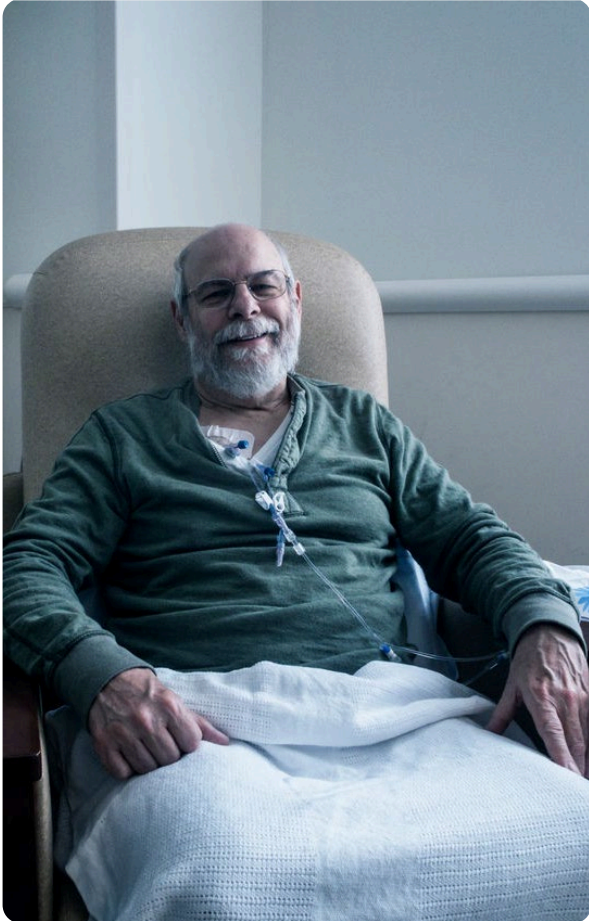
# Long Term Disability Insurance

The LTD plan includes each of the following:

|                                |   |
|--------------------------------|---|
| <b>Maximum Monthly Benefit</b> | \$7,200   \$8,000<br>(before reduction by deductible income*)   |
| <b>Benefit Percentage</b>      | 60% of the first \$12,000<br>66 <sup>2/3</sup> % of the first \$12,000<br>(based on monthly predisability earnings) |
| <b>Benefit Waiting Period</b>  | 90 days   180 days  |
| <b>Maximum Benefit Period</b>  | To age 65 with or age-grading<br>(consult your certificate of insurance for actual coverage maximums)               |

\* Deductible income is other sources of income your employee receives or is eligible to receive while LTD benefits are payable, such as Workers' Compensation, Social Security and PERS.





## LTD Added Features and Services

- **Return to Work Incentive**  
Allows member to receive up to full salary while working part-time
- **Assisted Living Benefit**  
Increases income replacement level to 80% for severely disabled members
- **Family Care Expense Benefit**  
Helps offset family care expenses
- **Rehabilitation Plan Provision**  
Reimbursement for rehabilitation plan expenses
- **Waiver of Premium**  
Continues insurance without payment of premium while you are disabled
- **Tax-free Benefit**  
Since LTD premium is paid for by the member with post-tax dollars, benefits paid are not taxable
- **Survivors Benefit**  
Three times maximum LTD benefit without reduction by deductible income

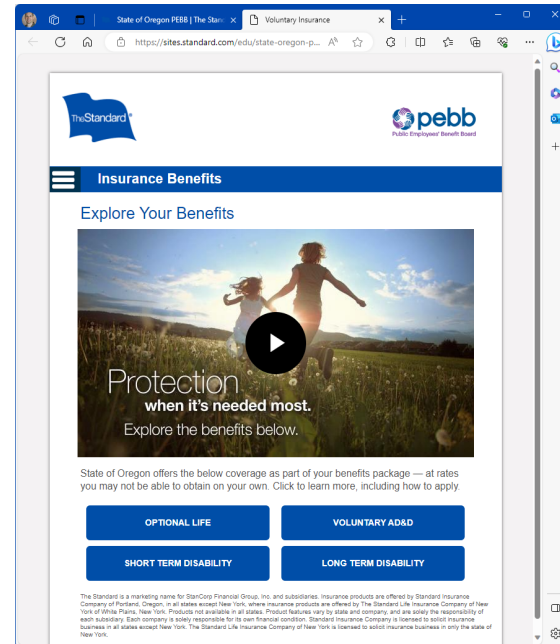
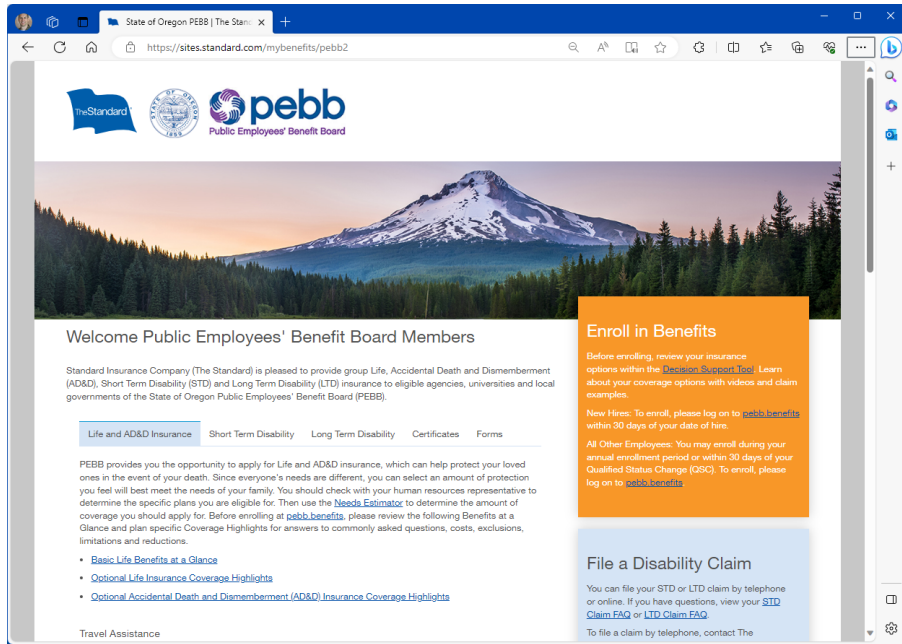
# Next Steps



# Time to Enroll

Please visit The Standard's PEBB microsite at: [www.standard.com/mybenefits/pebb](https://www.standard.com/mybenefits/pebb)

Here you will find our decision support tool to help you make informed benefit choices.



These policies have exclusions, limitations, reductions of benefits and terms under which the policy may be continued in force or terminated.





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