The Life Services Toolkit

We're here to help you cope and plan after the loss of a loved one.

The time after a loved one has died is difficult for a beneficiary. Tasks like planning a funeral and settling estate matters demand your immediate attention. At the same time, daily obligations continue as you grieve your loss.

Standard Insurance Company (The Standard) is here to help. We have partnered with Morneau Shepell to offer comprehensive and compassionate services to Group Life insurance beneficiaries.[1] These services are available to you for 12 months after the date of death.

Call the Life Services Toolkit phone assistance line at 800.378.5742. Or you can log in online at standard.com/mytoolkit.

Login: support

What to Expect

When you call the Life Services Toolkit phone assistance line, you can expect personalized attention from highly trained counselors to help you determine what services might be right for you. The following services and others are available:

- **Grief Support:** Morneau Shepell counselors who answer calls from beneficiaries understand the stages of grief and what help you may need at any given time. They can provide immediate support by phone — whether it's been days, weeks or months after a death — or refer you to a counselor in your area. Beneficiaries are eligible for up to six face-to-face sessions and unlimited phone contact.

  The counselor you speak with may also offer some additional grief support books, if appropriate, chosen specifically for your needs. They understand that sometimes, having something you can refer to, at your own pace, might be helpful. If there are children or teens who have been affected by your loss, the counselor may provide age-appropriate books to you that can help them process the loss.

- **Legal Services:** Beneficiaries can obtain legal assistance from an experienced attorney.
  - You can schedule an initial 30-minute office and a telephone consultation with a network attorney. If you wish to retain a participating attorney, you can receive a 25 percent rate reduction from the attorney's normal hourly or fixed-fee rates.
  - You can obtain an estate-planning package that consists of a simple will, a living will, a health care agent form and a durable power of attorney.

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1 The Life Services Toolkit is also available to recipients of an Accelerated Benefit for 12 months after the date of payment. It 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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Life Services Toolkit
SI **17527** (7/17) EE Beneficiary Flyer

- **Financial Assistance:** As a beneficiary, you have unlimited, unscheduled phone access to financial counselors to help with budgeting, and credit and debt management. You can also schedule a 60-minute telephone session for issues requiring more in-depth discussion.

- **Support Services:** You can consult work-life experts for help on a variety of issues. Work-life advisors can guide you to resources to help you manage household repairs and chores; find child care and elder care providers; or organize a move or relocation.

Beneficiaries can participate in phone consultations or in-person meetings with trained grief counselors.

Online Resources Exclusively for Beneficiaries

You can also easily access additional services online at the Life Services Toolkit website: **standard.com/mytoolkit**. User name: support

- Tools to calculate funeral costs, find funeral-related services and make decisions about funeral arrangements
- Guidance from qualified experts on ways to cope with grief and loss
- Articles and tools to help manage debt, calculate mortgage and loan payments, and handle other financial matters
- Information on how to avoid identity theft and resolve issues if it does occur
- Tools to prepare a will and create other documents, such as living wills, powers of attorney and health care agent forms

About Morneau Shepell Experts

Morneau Shepell, a leading provider of employee assistance programs and other employee services, hires only clinicians and professional advisors who meet a high standard.

- In-person, local counselors possess a minimum of five years of clinical experience; are licensed in their state of practice; and have experience in grief and loss.
- Attorneys who provide phone consultations and referral network attorneys have a minimum of five years of experience.
- Financial counselors possess bachelor's and master's degrees. All counselors are required to complete training before interacting with clients and receive a financial certification within two years of hire.