



Newly Eligible- Life Insurance and Disability Coverage

Group Basic Life & Accidental Death and Dismemberment (AD&D) Insurance

The Standard Insurance Company is the carrier for employer-paid Basic Life and AD&D insurance. As a benefit-eligible employee (employees scheduled 30 or more hours per week in a benefit-eligible position), *you will be automatically enrolled into this benefit!* Coverage begins first day of the month that follows or coincides with 30 consecutive days of eligibility.

The amount of group life insurance coverage is equal to annual base salary rounded to the next even \$1,000.

Your Group Basic Life Insurance includes Travel Assistance and the Life Services Toolkit (includes free services for creating a simple will, living will, and a power of attorney). ***These documents are saved on your flash drive within your Orientation packet.***

Online Beneficiary Designation – Action Required*

All employees will need to visit standard.benselect.com to make beneficiary designations. To login, use your Social Security # or your six digit employee ID # as your username and the last 4 digits of your Social Security Number plus the last two digits of your birth year as your PIN. Past beneficiary designations will not be transferred, so all employees must complete this process. **Please see the instruction sheet (First Time User Guide to Access Ready Enroll).**

****Access to website - Please wait one week after your eligibility date to access the standard.benselect.com website.***

Additional Life Insurance, Voluntary Short Term Disability and Long Term Disability

During your initial eligibility period (within 31 days from your date of eligibility) you will be able to purchase:

- Additional Life Insurance coverage for yourself, your spouse, and/or child(ren) without answering any health questions
- Voluntary Short Term Disability (STD) and/or Voluntary Long Term Disability (LTD) without answering health questions and any pre-existing conditions will be fully covered

Additional Life Insurance, Short Term Disability and Long Term Disability can be elected on the Standard Insurance Company's website standard.benselect.com and premiums will be paid through payroll deduction. To log in, use your Social Security # or six digit employee ID # as your username and the last 4 digits of your Social Security Number plus the last two digits of your birth year as your PIN. **Please see the instruction sheet called First Time User Guide to Access Ready Enroll.**

For more information about your Life Insurance and Disability benefits, visit standard.benselect.com and log in, or if you have any questions, call The Standard On-Site Account Specialist at 414-475-8699.