

Group Life



Insurance Headlines

Action Required!



Man on mega-phone

- 1. **Update your beneficiary**:
 - ⇒ "All Living Children" is <u>not</u> a valid beneficiary designation.
 - ⇒ If the "estate" is the named beneficiary, the asset must go through the probate process.
 - ⇒ Exercise caution when designating a minor(s) as beneficiary. Life insurance companies will not pay proceeds directly to a minor.

2. Review your coverage:

- Q. Do you have a spouse life insurance policy and you are no longer married?
 - ⇒ Ex-spouses are not eligible dependents on your group policy.
 - ⇒ Contact the Benefits Department to remove spouse life.
- Q. Do you have dependent life coverage and all of your children are over age 26?
 - ⇒ When your youngest child turns age 26, you need to contact the Benefits Department to terminate your dependent life insurance.
 - ⇒ If your child is disabled, you must complete a Continued Dependent Life Insurance for a Disabled Child form within 31 days after 26th birthday. Form available on Benefits website.

*Instructions on how to verify/update your beneficiary information in TBX:

- * Go to https://tbx.benselect.com/enroll/login.aspx
- * Your Login User Name is your EMPLOYEE ID#
- * Your Pin is your LAST 4 DIGITS of your SSN and LAST 2 DIGITS of BIRTH YEAR
- * Click on "You & Your Family" menu option on top of the screen
- * Click on "Life Events"
- * Click on "I wish to change the beneficiary of one or more of my benefits."

Verify or change beneficiary information

Click "Next" button until you get to "Confirm" page to enter your PIN



Person helping another on computer.

Your policy comes with Travel Assistance (see over).

Mesquite ISD Benefits Office

3819 Towne Crossing Blvd. Mesquite, TX 75150

> Phone: 972-882-7359 Fax: 972-882-7774

E-mail: benefits@mesquiteisd

Policy Available Online

www.mesquiteisd.org
For Staff
Benefits Department
Group Life Insurance Section

Lisa Porter Benefits Manager

Vickie Cline Benefits Assistant Manager

Renee Duncan Administrative Assistant

Yvonne Smeltzer Administrative Assistant Things can happen on the road. Passports get stolen or lost. Unforeseen events or circumstances derail travel plans. Medical problems surface at the most inconvenient times. Travel Assistance can help you navigate these issues and more at any time of the day or night.

You and your spouse are covered with Travel Assistance¹ — and so are kids through age 25 — with your group insurance from Standard Insurance Company (The Standard).

Security That Travels with You

Travel Assistance is available when you travel more than 100 miles from home or internationally for up to 180 days for business or pleasure. It offers aid before and during your trip, including:



Passport, visa, weather and currency exchange information, health hazards advice and inoculation requirements



Emergency ticket, credit card and passport replacement, funds transfer and missing baggage



24/7/365 phone access to registered nurses for health and medication information, symptom decision support, and help understanding treatment options



Emergency evacuation to the nearest adequate medical facility and medically necessary repatriation to the employee's home, including repatriation of remains2



Connection to medical care providers, interpreter services, a local attorney, consular office or bail bond services



Return travel companion if travel is disrupted due to emergency transportation services3 or return dependent children if left unattended due to prolonged hospitalization



Logistical arrangements for ground transportation, housing and/or evacuation in the event of political unrest and social instability; for more complex situations, assists with making arrangements with providers of specialized security services

800.527.0218

United States, Canada, Puerto Rico, U.S. Virgin Islands and Bermuda

Contact Travel Assistance

+1.410.453.6330

Everywhere else

Assistance@uhcglobal.com www.standard.com/travel



Global Intelligence Center

Travel Assistance is available if you travel more than 100 miles from home or in a foreign country. 527.0218: United States, Canada, Virgin Islands and Bermuda

+1.410.453.6330: Everywhere

1 Travel Assistance is provided through an arrangement with UnitedHealthcare Global, which is not affiliated with The Standard, and is subject to the terms and conditions, including exclusions and limitations, of the Emergency Travel Assistance Program Employee Description. UnitedHealthcare Global is solely responsible for providing and administering the included service. Travel Assistance is not an insurance product, except in Oregon. UnitedHealthcare Global is the marketing name for FrontierMEDEX, Inc. This service is only available while insured under The Standard's group policy.

2 Must be arranged by UnitedHealthcare Global. Related medical services, medical supplies and a medical escort are covered where applicable and necessary.

3 Not available to Oregon residents.

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.

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