

Workplace PossibilitiesSM

Changing The Way Companies Manage Absence And Disability



RE-IMAGINE



Where Others See Disabilities, We See Possibilities

Imagine the possibilities of a simple pair of foot pedals to promote healthy circulation. Or picture a treadmill-based workstation – even a riding vacuum cleaner. At Standard Insurance Company, we're committed to empowering people to work.

Our Workplace Possibilities program is changing the way employers manage absence and disability. The goal is a more productive workplace. The solution is having experts ready to step in. Our customers – from small businesses to national corporations – can turn to a Workplace Possibilities consultant to help employees stay on the job or return to work faster. That gives HR teams more time to do their jobs, too.

The Workplace Possibilities Program – Only From The Standard

The Standard's industry-leading Workplace Possibilities program goes beyond typical stay-at-work and return-to-work programs. We offer our group disability insurance customers – from large to small businesses – direct access to experts who can help a busy HR professional with time-consuming issues, like coordinating benefits to get the right help for an employee, or recommending and installing accommodations.

Sandy Is Standing By

She's not an operator in a call center in some far-off land. Sandy, along with dozens of other Workplace Possibilities consultants, is an expert who's standing by to help keep valuable employees on the job and productive. These consultants – vocational, mental health or nurse case managers – are just one call or email away, ready to offer help directly, in person if needed. For large employers, one of our consultants can even be based at your worksite.*

Our unique program provides employers with direct access to Workplace Possibilities consultants – nurses or vocational rehabilitation specialists – who are ready to:

- 1. Respond to an employer's return-to-work or stay-at-work concerns** – When an employee is facing a medical issue that is contributing to lost productivity related to absence, illness or another medical condition, employers can call the Workplace Possibilities consultation line directly – without filing a claim first.
- 2. Coordinate with other employer-sponsored benefits to provide solutions** – Our consultants can bring together benefits or resources that come with a health insurance plan, workers' compensation, employee assistance program, or wellness or disease management program, as well as outside providers.
- 3. Connect with employees directly** – After the HR staff makes the initial contact, a Workplace Possibilities consultant or team will work directly with the employee and recommend appropriate, individual solutions or accommodations.



- 4. Provide tailored assistance using The Standard's generous Reasonable Accommodation Expense Benefit** – This benefit covers an employer's approved expenses, up to \$25,000, toward worksite modifications that result in a disabled employee staying at work or returning to work after a disability.
- 5. Offer on-site support quickly, if needed** – A consultant can usually be on-site within days when in-person assistance is needed, such as to conduct an employee assessment and/or implement accommodations.

For larger groups, we provide an on-site consultant – a service that is unique to The Standard. All you need to supply is a workspace with an Internet connection.

Tour Our Workplace Possibilities Center – Online Or In Person

We built a special Center to re-create common workplace settings and help you imagine custom accommodations for your own employees. Take a [virtual tour](#) online or see it in person at our Portland, Ore., headquarters.

Put The Program To Work For You

Let us show you how we can help reduce the workload for your HR staff and get more from your disability plan. With Workplace Possibilities, help is always standing by. To learn more, visit www.workplacepossibilities.com.

* For groups with 1,000 or more enrolled employees.

Each policy has exclusions, limitations, reduction of benefits, and terms under which the policy may be continued in force or terminated. Please contact The Standard for additional information, including costs and complete details of coverage.



For more than 100 years we have been dedicated to our core purpose: to help people achieve financial well-being and peace of mind. We have earned a national reputation for quality products and superior service by always striving to do what is right for our customers.

Headquartered in Portland, Ore., The Standard is a nationally recognized provider of group Disability, Life, Dental and Vision insurance and Individual Disability insurance. We provide insurance to 23,000 groups covering approximately 6 million employees nationwide.* Our first group policy, written in 1951 and still in force today, stands as a testament to our commitment to building long-term relationships.

To learn more about our Workplace Possibilities program, contact your insurance advisor, call the Employee Benefits Sales and Service Office for your area at 800.633.8575 or visit us at **www.workplacepossibilities.com**.

* As of Dec. 31, 2013, based on internal data developed by Standard Insurance Company.

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