

10+

Years of
Better Results

Workplace Possibilities SM

Different Approach.
Better Results.

You can raise productivity
and lower the costs of disability.

TheStandard[®]

Standard Insurance Company

Understand the Impact of Employee Disability



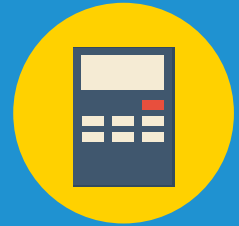
3 Months

Lost productivity for employees working through health conditions¹



60%

of HR managers lack confidence in disability management²



\$1,685

in productivity losses per employee each year³

When one of your employees faces a disabling condition, it can challenge the individual, your human resources team and your bottom line.

Added Costs

- Employees working through health conditions cost businesses the equivalent of three months per year in lost productivity.¹
- Productivity losses linked to absenteeism cost U.S. employers \$225.8 billion (or \$1,685 per employee) each year.³

Potential Risks

- Poor handling of employee disability can expose your business to fines and lawsuits.
- More than 60 percent of HR managers aren't confident in how their organization manages disability.²

¹ *The cost of presenteeism – and how to fix it*, Virgin Pulse Global Challenge, 2016

² Based on a survey of 300 respondents conducted in September 2014 by a third-party research firm hired by The Standard.

³ Healthy Workforce Infographic, *Business Pulse*, CDC Foundation, 2016

‡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.

Focusing on Possibilities, Not Disabilities.

At The Standard[‡], we've been helping employers rethink how to manage disability for more than 10 years. That's why we include our Workplace PossibilitiesSM program with our Group Disability insurance. It has a strong track record of helping employers increase productivity and reduce costs.

Why don't traditional approaches work?

- They focus too narrowly on a person's primary disabling condition.
- They ignore other factors in an employee's life that make it hard to work or be productive.

How is Workplace Possibilities different?

- Consultants focus on helping the whole person, not just treating the disabling conditions.
- Holistic approach addresses underlying conditions and integrates other benefits.
- Embedded support as needed helps create custom accommodations.

Experience Holistic and Proactive Support

Our proactive approach supports employees' health, well-being and success at work. That in turn promotes productivity and helps lower costs. That's good for your business and your people.

Help for your HR team. When medical issues affect employees from doing their job, your HR staff can call the Workplace Possibilities consultation line. One of our experts will provide help — no need to file a claim first. We can work with the employee directly and lighten HR's workload.

Help for your employees. A Workplace Possibilities consultant or team connects with the employee and recommends appropriate individual solutions or accommodations. Our goal is to help employees stay at or return to work in the right way at the right time.

Our on-site advantage. For large employers, we can embed one of our consultants at your worksite.⁴

What do Workplace Possibilities consultants do?

Our consultants are vocational, mental health or nurse case managers who:

Identify employees at higher risk for disability proactively, before it keeps them from working.

Interact with these employees to learn about the whole person and find out what's going on in their lives.

Integrate resources for treatment, including benefits and programs from other providers.

Tailor a holistic plan for recovery that treats their individual needs by:

- Testing to find the right accommodations, including ergonomic solutions.
- Researching and recommending devices that adapt to employees' needs.
- Consulting on accommodations for mental health conditions.
- Using The Standard's generous Reasonable Accommodation Expense Benefit to customize worksite modifications.⁵

⁴ For groups with 1,000 or more enrolled employees.

⁵ Covers an employer's approved expenses up to \$25,000 for accommodations that result in an employee staying at work or returning to work after a disability.

⁶ Compared to averages tracked by IBI, the Integrated Benefits Institute.

⁷ Combined insured and self-insured results as of Dec. 31, 2017, based on internal data developed by Standard Insurance Company.

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.

See Measurable Success and Lower Costs

Here's how Workplace Possibilities is helping employers raise productivity, improve individual health and lower disability-related costs.

10-Year Program Results



12,222 employees returned to work successfully
4,693 employees benefited from stay-at-work assistance
\$31 million+ in overall benefit cost savings since 2008
\$9.7 million for return-to-work interventions
\$6.1 million in adaptive equipment purchases

Consistently reduces Short-Term Disability claims durations.⁶

93% of employees say they can do their job more effectively.⁷

(who received support for their health condition).

Learn More About Workplace Possibilities

Tour Our Workplace Possibilities Center Online.

Take a virtual tour to see the kinds of custom accommodations that we could create for your employees. workplacepossibilities.com/tour. Or visit in person at our headquarters in Portland, Oregon. Contact your broker to schedule a tour.

Explore workplacepossibilities.com. Get our latest tips, tools and resources. Learn how we can help reduce the workload for your HR staff and help you get more from your disability plan.



Founded in Portland, Oregon, in 1906, The Standard is a nationally recognized provider of group employee benefits and Individual Disability insurance. We provide insurance to more than 25,000 groups, covering approximately 6.5 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. We always strive to do what's right – for our policyholders and their employees. This dedication has resulted in a national reputation for quality products, superior service and industry expertise.

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 **workplacepossibilities.com**.

* As of Dec. 31, 2017, based on internal data developed by Standard Insurance Company.

Standard Insurance Company
1100 SW Sixth Avenue
Portland OR 97204

standard.com

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