

# 10+

Years of  
Better Results

Workplace Possibilities<sup>SM</sup>

## Different Approach. Better Results.

You can raise productivity and lower the costs of disability.



### Why We're Different

Standard Insurance Company's Workplace Possibilities<sup>SM</sup> program has been helping employers manage disability for over 10 years. The program comes with our Group Disability Insurance.<sup>1</sup> Its unique approach can actually improve the health and productivity of your workplace.

**The traditional approach** to managing disability focuses too narrowly on a person's primary disabling condition. It ignores other factors in someone's life that may hinder returning to work or being more productive.

**Workplace Possibilities** treats the whole person, not just the condition that has officially disabled them. This comprehensive approach helps people stay at or return to work in the right way at the right time.



### Holistic and Proactive Support

**We work with HR directly.** Just call the consultation line and one of our experts will provide help — no need to file a claim first. For large employers, we can even base a consultant at your worksite.<sup>2</sup> We also support employees directly, which can lighten the HR workload.

**We work with employees directly.** Our Workplace Possibilities 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 employees to understand their issues at work and at home.

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

**Tailor** a holistic plan for recovery that treats the individual by:

- Finding and adapting the right accommodations, including ergonomic devices.
- Consulting on accommodations for behavioral health conditions.
- Using The Standard's generous Reasonable Accommodation Expense Benefit to plan worksite modifications.<sup>3</sup>

1 Not all elements of the Workplace Possibilities program are included with all LTD plans.

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

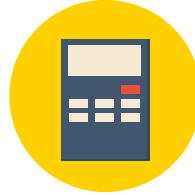
3 Covers an employer's approved expenses up to \$25,000 for accommodations that result in an employee staying at work or returning to work after a disability. Each policy has exclusions, limitations, reduction of benefits, and terms under which the policy may be continued in force or terminated. Please contact The Standard for additional information, including costs and complete details of coverage.



## Employee Disability: **The Cost and Risk**



**More than 60%** of HR managers lack confidence in how their organization manages disability.<sup>4</sup>



Each year in the U.S., productivity losses linked to absenteeism cost employers **\$225.8 billion** (or \$1,685 per employee).<sup>5</sup>

## **Measurable Success** for Employers<sup>6</sup>



93% of employees who received support for their health condition say they can do their job more effectively.



Workplace Possibilities consistently reduces Short Term Disability claims durations compared to averages tracked by the Integrated Benefits Institute.

4 Data based on a survey of 300 respondents conducted in September 2014 by a third-party research firm hired by Standard Insurance Company

5 Healthy Workforce Infographic, Business Pulse, CDC Foundation, 2016

6 Data based on a survey of 528 respondents conducted in April 2017 by a third-party research firm hired by Standard Insurance Company

## Learn More About Workplace Possibilities

See how we can help reduce the workload for your HR staff, improve productivity and reduce costs.

Contact the Workplace Possibilities team at 855.WPP.PROG (855.977.7764) or [wpp@standard.com](mailto:wpp@standard.com).

[workplacepossibilities.com](http://workplacepossibilities.com)

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, where insurance products are offered by The Standard Life Insurance Company of New York of White Plains, New York.

**Standard Insurance Company**  
1100 SW Sixth Avenue, Portland OR 97204  
[standard.com](http://standard.com)