



Benefits Administration – Life

Filing a Claim

Life, Accidental Death,
Dependents Life and Supplemental Life

To assist in submitting a claim for Life benefits follow these steps:

Note: Original documents will not be returned.

1. Provide the claimant with the Life claim packet (SI **1794-645273**) with instructions to do the following:
 - Employer completes the Proof of Death Claim form including current beneficiary information.
 - Instruct the beneficiary to complete the Life Insurance Benefits Beneficiary Statement.
 - Send the Proof of Death Claim form to The Standard using the address on the claim form. Include the following items:
 - Copies of all insured's Enrollment and Change and Beneficiary Designation forms (including any forms from previous carriers)
 - A photocopy of the certified death certificate
 - Any other documents that provide additional information for the claim, such as an accident report for Accidental Death claims

Accidental Dismemberment

To assist in submitting a claim for Accidental Dismemberment benefits follow these steps:

1. Provide the claimant with the Accidental Dismemberment claim packet (SI **2720-645273**) with instructions to do the following:
 - Complete, sign and date the Employee's Statement.
 - Sign and date the Authorizations.
 - Send these forms directly to The Standard using the address on the claim form.
 - Complete Part 1 of the Attending Physician's Statement and provide the form and fraud notice to the physician with instruction to complete the remainder of the form and send it to directly to The Standard.

2. Complete the Employer's Statement and send to The Standard with the following:
 - If the claimant pays all or part of premiums, attach a copy of the coverage enrollment forms.

Waiver Of Life Insurance Premium (When the employee does not have Long Term Disability coverage)

To assist in submitting a claim for Waiver Of Premium follow these steps:

1. Verify that your Group Life policy contains this provision.
2. Provide the claimant with the Waiver Of Premium claim packet (SI **1284-645273**) with instructions to do the following:
 - Complete, sign and date the Employee's Statement.
 - Sign and date the Authorizations.
 - Send these forms directly to The Standard using the address on the claim form.
 - Complete Part A of the Attending Physician's Statement. Provide the form and an envelope to the physician with instruction to complete Part B and send the form directly to The Standard.
3. Complete the Employer's Statement and send to The Standard with the following:
 - Job description
 - Employment application or resume
 - Copies of any Enrollment and Change forms
 - Ensure the following are current
 - Employee name
 - Policyholder name
 - Policy number
 - Amount of insurance, including changes
4. If insurance has not ended, pay premiums until you are notified that the Waiver Of Premium claim is approved.

Note: Send copies to The Standard and retain the originals for your records.



Benefits Administration – Life

5. Notify the claimant that The Standard may directly request additional proof of disability.
6. Notify The Standard if the claimant recovers, returns to work or dies.

Waiver Of Life Insurance Premium (When the employee **has** Long Term Disability coverage with The Standard)

To assist in submitting a claim for Waiver Of Premium when an insured stops working because of sickness, injury or pregnancy as defined in your Group policy, follow these steps:

1. Notify the claimant that The Standard will work directly with him or her to determine eligibility for Life Insurance Waiver Of Premium.

Note: Separate Waiver Of Premium claim forms are not required if Long Term Disability claim forms have already been completed.

2. Verify that the employee's Enrollment and Change Forms contain the following current information:
 - Employee name
 - Policyholder name
 - Policy number
 - Amount of insurance, including changes
3. Send copies to The Standard and retain the originals.
4. If insurance has not ended, pay premiums until you are notified that the claim is approved.
5. Notify The Standard if the employee recovers, returns to work or dies.

Note: Claims can also be submitted online at www.standard.com. For questions or assistance gaining access, contact us at the number identified in the **Contacts for Questions** section of this guide.

Commonly Asked Questions

Where can I obtain claim forms?

You may obtain them online through the WCIF website.

To whom does The Standard pay policy proceeds if no beneficiary is designated?

Most Group Policies include a provision that applies if no beneficiary is designated. Payment is generally made to the first of the following classes in which an individual has survived the insured employee: Spouse, Children, Parents, Siblings or Estate.

Does The Standard pay minors if they are listed as beneficiaries?

Life Insurance proceeds are not paid directly to minor beneficiaries. Proceeds are paid according to state law. It may be necessary to have a conservator appointed for the estate of the minor. Unfortunately, this can mean legal expenses for the beneficiary and a delay in the payment of insurance.

Can a person who has Power of Attorney for the insured employee change a beneficiary designation?

A Power of Attorney must grant specific authority, by the terms of the document and applicable law, to allow the attorney in fact to make or change a beneficiary designation. The employee or power of attorney should consult a legal advisor with questions.

Why does The Standard need a Social Security number for the beneficiary?

The Standard is required to file a 1099 Interest Income form when interest is paid on the proceeds of the Life Insurance policy. The Social Security number is required to complete the form.

What options do beneficiaries have for receiving their policy proceeds?

Beneficiaries will be paid by check, or if proceeds exceed a minimum amount for your Group Policy, they will be deposited into an interest-bearing account, Standard Secure Access. In this case, the beneficiary receives a draft book instead of a check, funds begin earning interest the day the claim is paid and the beneficiary may make withdrawals at any time in amounts of \$250 or more.



Benefits Administration – Life

What is Waiver Of Life Insurance Premium?

Waiver Of Life Insurance Premium is a provision of a Group Life Insurance policy that allows an eligible insured to have insurance continued without paying premiums for a specified period of time. The employee must meet Group Policy requirements, including the definition for Total Disability.

When is an insured employee eligible for Waiver Of Premium?

An employee is eligible for Waiver Of Premium when the employee is Totally Disabled as defined by the Group Policy, meets the age requirement and serves any required Waiting Period.

How long does Waiver Of Premium provision last?

The Group Policy dictates how long the premium may be waived, generally until age 65, or to the date of death if sooner, subject to the employee's providing proof of continuous Total Disability as defined by the Group Policy.

What happens if an employee who has been on Waiver Of Premium recovers?

Waiver claims will be denied if recovery occurs during the Waiting Period, or closed if recovery occurs after a claim is approved.

When is the appropriate time to provide an employee with Waiver Of Premium claim forms instead of a Conversion card?

Provide Waiver Of Premium claim forms when an insured employee stops working because of Sickness, Injury or Pregnancy as defined in your Group Policy. Conversion cards are appropriate for employees who terminate for non-medical reasons or are otherwise not entitled to Waiver of Life.