

An Easier Approach to IDI Applications



Simplified Underwriting for You and Your Customers

The Standard[‡] offers a simplified approach to underwriting Platinum Advantage and Business Overhead Protector^{®1} individual disability insurance applications if certain criteria are met.

Simplified Underwriting removes the requirement of lab tests and income documentation², which streamlines the underwriting process and often results in quicker policy placement.³

Simplified Underwriting Is Automatic

Nothing is needed from you to initiate Simplified Underwriting. If the application meets the requirements, it will automatically be submitted for Simplified Underwriting.

24 Hour Service Commitment

If the application qualifies for Simplified Underwriting, you'll choose one of the following for your client to provide and complete their employment, income and medical information.

- The Electronic Medical Questionnaire⁴ lets clients provide their information in an online questionnaire.
- TeleApp allows clients to give their information in a scheduled, phone-based interview.

After your client completes the Full Underwriting Application Supplement, either with a completed Electronic Medical Questionnaire or TeleApp, the underwriter will provide a decision or case status within 24 hours of receiving both the application and the supplement at The Standard.



Product	Employee Type	Issue Age	Maximum Issue From The Standard ⁵	Maximum Participation With Other Carriers
Platinum Advantage	Business Owners	18-50	\$6,000	\$10,000
	Non-Owner Employees	18-50 (excluding CA)	\$10,000 ⁶	\$10,000
		18-50 (CA only)	\$6,000 ⁶	\$10,000
Business Overhead Protector	Business Owners	18-50	\$10,000	\$10,000

An applicant may apply for both Business Overhead Protector and Platinum Advantage using Simplified Underwriting for a combined maximum benefit amount of \$16,000.

For producer use only.
Not for use with consumers.

[‡] 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.

Simplified Underwriting Criteria

The Electronic Medical Questionnaire Option

Start your client's questionnaire to provide employment, medical and other information — all in the eApp system. Get the details to [prepare your client](#) or start the [Electronic Medical Questionnaire](#) for your clients.

TeleApp Option

For more information, please see the [TeleApp Instructions](#) and [TeleApp Overview for Producers](#).

Eligible Occupation Classes

Occupation classes listed 2A/2P and higher in the [The Standard's IDI Product Guide](#) are eligible for Simplified Underwriting.

The Standard's underwriters determine occupation classes for Simplified Underwriting using the earned income and occupation duties indicated in each application.



Available Riders

All riders usually available are available with Simplified Underwriting.

Waiting and Benefit Periods Available

All waiting and benefit periods usually available with Platinum Advantage are available with Simplified Underwriting. Not all waiting and benefit periods are available in every state.

Discounts

All discounts usually available are available with Simplified Underwriting. However, those applying for the Business Owner Discount must provide two years of tax returns.



Business Owner Applications

Simplified Underwriting is not available to business owners who have been in business for less than one year. Owners in business less than one year may qualify under the New-In-Practice Limits published in the Special Occupations and Business Owner Rewards sections of the [The Standard's IDI Product Guide](#). Business owners may also be considered for the Business Owner Rewards program by submitting two years' tax returns.

Please note: If an application does not meet one or more of the criteria above, the application will be underwritten using traditional underwriting.

Simplified Underwriting may be requested even if a full application has been submitted. In this case, you can order the Electronic Medical Questionnaire or TeleApp. Please notify your client that they will be asked questions already answered on the previously submitted application.

1 Not available in all states, see [Product Availability by State](#).

2 The Electronic Medical Questionnaire is not available for your customers residing in SC.

3 In California, income documentation must be submitted to include the Benefit Increase Rider in the policy.

4 The Standard's underwriters will continue to evaluate applications based on all information available, including pending or prior applications. The Standard reserves the right to rate, modify, exclude or decline coverage. Prescription and MIB records will be requested for each application. The Standard may also order other information based on admitted history or other findings.

5 The Electronic Medical Questionnaire is not available for your customers residing in SC.

6 This maximum includes all IDI, existing and applied for, with The Standard.

Standard Insurance Company | The Standard Life Insurance Company of New York | standard.com/di

‡ The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of 1100 SW Sixth Avenue, Portland, Oregon, in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of 445 Hamilton Avenue, 11th floor, White Plains, New York. Product features and availability vary by state and company, and are solely the responsibility of each subsidiary. Each company is solely responsible for its own financial condition. Standard Insurance Company is licensed to solicit insurance business in all states except New York. The Standard Life Insurance Company of New York is licensed to solicit insurance business in only the state of New York.