

List Billing Simplified

Your clients experience one bill, one payment and one-stop member maintenance.



To qualify for this billing model from The Standard[‡], groups should have at least one contributory list-billed Group Life or Disability product (Short Term Disability, Long Term Disability, Life or AD&D insurance) or at least one of the following: Accident,¹ Critical Illness² or Hospital Indemnity¹ insurance.

List Bill (Accident, Critical Illness, Hospital Indemnity)	List Bill or Self-Admin (STD, LTD, Life, AD&D)
This downloadable bill is a detailed list of covered members, volume and premium due. We maintain the member details in our source systems; employer provides member change information.	An employer may decide to be billed for these products via list bill (member-level details) or self-admin (summary lives, volume and premium only).

Bill Channels	Reconciliation	Payment Options
Paper Portal Electronic (portal download)	Pay as Deducted Portal Paper	Check or Wire Portal (electronic funds transfer)

Member Maintenance						
Billing File Feed (200+ lives)	OR	Write on Bill	OR	Enrollment Form	OR	Electronic Billing Administration Portal ³

Advantages of the list bill: One bill, one payment; electronic funds transfer (EFT) access; bill reconciliation option.

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

¹ Product not available in all states.

² Product not available in all states. Critical Illness insurance is called Specified Disease insurance in the states of New York and Vermont.

³ Available for all products except Dental.

[‡] 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 of Portland, Oregon, in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of 333 Westchester Avenue, West Building, Suite 300, 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.









A Summary Bill with Options

Ideal for customers who are accustomed to managing Group Life and Disability insurance (Short Term Disability, Long Term Disability, Life or AD&D insurance) via a self-admin bill.

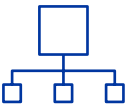


Groups can easily add Accident, Critical Illness or Hospital Indemnity insurance and manage these products with a summary bill or, if member details are important, an electronic list bill. For summary bill products, groups can submit a billing file that shows changes to member coverages and a payment record file. We'll compare the payment record with the bill and report any discrepancies. For customers interested in a summary bill, the billing options below apply.

Summary Bill (Accident, Critical Illness, Hospital Indemnity)	Self-Admin (STD, LTD, Life, AD&D)
<p>A summary bill is a summary of the lives, volume and premium by product. We maintain the member details in our source system; employer provides member change information.</p>	<p>A bill administered by the employer that provides only summary information (lives, volume and premium), not member-level details.</p>
<p style="text-align: center;">OR</p> <p>An electronic list bill is a detailed list of covered members, volume and premium due. We maintain the member details in our source systems; employer provides member change information.</p>	
<p style="text-align: center;">OR</p> <p>An employer may decide not to receive a bill in any form.</p>	

Bill Channels	Reconciliation	Payment Options
<div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;">  Paper </div> <div style="text-align: center;">  Portal </div> <div style="text-align: center;">  Electronic <small>(portal download or secure file transfer)</small> </div> </div>	<div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;">  Pay as Deducted </div> <div style="text-align: center;">  Payroll Reconciliation File <small>(via secure file transfer or portal)⁴</small> </div> </div>	<div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;">  Check </div> <div style="text-align: center;">  Portal <small>(electronic funds transfer)</small> </div> <div style="text-align: center;">  Wire Transfer </div> </div>

Member Maintenance



Automatically conducted through data feed

Advantages of the Summary Bill:
 The ability to add Accident, Critical Illness and Hospital Indemnity products without complicating coverages and billing; EFT access; two bills with one payment.

If you have any questions related to billing, please contact the employee benefits sales and service office for your area at **800.633.8575**.

⁴ Does not apply to self-admin.