

# List Billing Simplified

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



To qualify for this billing model from The Standard<sup>‡</sup>, 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,<sup>1</sup> Critical Illness<sup>2</sup> or Hospital Indemnity<sup>1</sup> insurance.

## List Bill (Accident, Critical Illness, Hospital Indemnity)

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.

## List Bill or Self-Admin (STD, LTD, Life, AD&D)

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



Paper



Portal



Electronic  
(portal  
download)

### Reconciliation



Pay as  
Deducted



Portal



Paper

### Payment Options



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<sup>3</sup>

**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](http://standard.com)

<sup>1</sup> Product not available in all states.

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

<sup>3</sup> Available for all products except Dental.

<sup>‡</sup> 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 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.









# 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.

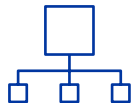


Groups can easily add Accident, Critical Illness or Hospital Indemnity insurance and manage these products with a summary bill or, if member details are important, an electronic list bill. For summary bill products, groups can submit a billing file that shows changes to member coverages and a payment 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)
<b>A summary bill</b> 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.	<b>A bill administered by the employer</b> that provides only summary information (lives, volume and premium), not member-level details.
<b>An electronic list bill</b> 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.	
<b>An employer may decide not to receive a bill in any form.</b>	

Bill Channels	Reconciliation	Payment Options
 Paper	 Pay as Deducted	 Check
 Portal	 Payroll Reconciliation File (via secure file transfer or portal) <sup>4</sup>	 Portal (electronic funds transfer)
 Electronic (portal download or secure file transfer)		 Wire Transfer

## 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**.

<sup>4</sup> Does not apply to self-admin.