

# How Do I File a Supplemental Insurance Claim?

## **Frequently Asked Questions**

Using your Supplemental insurance means you may have hit one of life's rough spots. We're sorry about any difficulties you're going through — and we're here to help.

#### What is Supplemental insurance and how does it work?

Accident, Critical Illness/Specified Disease, and Hospital Indemnity insurance are types of Supplemental insurance provided by The Standard.

These plans can help you pay bills that medical insurance doesn't cover. They pay a cash benefit directly to you for covered treatments or conditions.

#### **How can I access Supplemental Benefits?**

To receive the cash benefits from your plan, you need to file a claim that we approve. We make the process easy, so you can focus on what matters most your health.

## You decide how to spend the money.



## You can use the money for medical costs like:

- Copays
- Deductibles



## You can also put it toward everyday living expenses such as:

- · Child care
- Groceries
- Rent or mortgage payments

### How can I file a claim online?

- Log in at standard.com.
- After logging in, go to the Accident, Critical Illness/Specified Disease, or Hospital Indemnity Benefits section and click Get Started.
- This will take you to the Claims page. Under Start a New Claim, choose the insurance that applies to your claim and follow the instructions.
- Don't have an account? You'll need to create an account to file your claim and log in.

## What if I have more questions?

## Check out the Frequently Asked Questions page for filing a claim:

Critical Illness Insurance FAQ

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