

Short Term Disability Online Claims Experience Guide

Version 1.2.0

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Document Overview

We are excited to share some improvements we've made to our online claims experience for Short Term Disability!

Purpose:

The purpose of this document is to provide you with the appropriate information and resources for the newly developed **online Short Term Disability claims filing enhancements.**

What's Included in this Experience Guide:

- Message from David Payne, Vice President of Employee Benefits
- Link to Demo of New Experience
- Link to Printable Employer Flyer
- Link to Printable Employee Flyer
- Frequently Asked Questions

Our Commitment to Continuous Improvement:

We will continue to enhance the experience we provide to you and your employees and will update and share this guide with you as enhancements are delivered.

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Our Promise

A Message from David Payne, VP of Employee Benefits

Dear Valued Partner,

Our purpose is to help people achieve financial well-being and peace of mind.

Regardless of your employee's circumstances, we recognize that the process to file a claim should be simple and quick. We have taken steps to improve this experience and we will constantly evolve our process with simplicity as our goal.

As your trusted benefits partner, we strive to take care of your employees as though they were our own. We are committed to blending ease, empathy and expertise that will result in the right experience at the right time.

Sincerely,



David Payne | Vice President, Employee Benefits
The Standard
Standard Insurance Company
1100 SW Sixth Ave | Portland, OR 97204
Phone 971.321.7996
standard.com

This brief video will demonstrate the improved online claims experience for Short Term Disability claims.

https://bcove.video/36IP7P6

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Printable Flyer for Employer

[Click Here for Employer Flyer]

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Short Term Disability Insurance

Share Our Improved Claims Experience



Now it's easier for employees to file and track their claims.

We're focused on providing employees with the highest quality benefits and great customer experience. Insights from customers inspired The Standard's digital transformation.

One of our first goals is to improve the claims experience — especially for online and mobile claim filing. We're starting with Short Term Disability insurance. The Standard‡ will continue to add more products and enhancements for claimants during our digital transformation journey.

3 New Features That Benefit Employees

Claim number is immediately provided upon submission. That gives the employee a quick reference to continue to interact with their claim.

Convenient self-service online. In addition to easily filing a claim or resuming a draft online, employees can now check their real time status.

Claim form document upload. Employees can upload forms required to complete a claim, including the Employer Statement and Attending Physician Statement.

These features are currently only available for employees if they submit their employee statement online. Employees can only leverage these new capabilities if they submit their employee statements online. Features will be broadened in the future.

Details Employees Need Before Filing

- Link to file a claim on standard.com
- Your group policy number: [XXXXXX]
- First date employee was unable to work
- Medical provider's name and contact information

How You Can Help

Encourage employees to file online if they have a claim by sharing these two resources:

- Employee flyer with your STD policy number and simple instructions
- FAQ for Disability Claims to provide quick answers

Please reach out to your account representative if you have questions — or want to know more about our digital transformation.

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Printable Flyer for Employees

[Click Here for Employee Flyer](#)

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Short Term Disability Insurance

Filing a claim? Do it online.



You can file a claim online at any time, using a laptop, desktop, tablet or mobile device. And you'll be able to save drafts, upload forms and track your claim status.

Here's how to file your claim online:

1 Gather information you need to file your claim.

- Your Group Short Term Disability insurance policy number: [XXXXXX]
- First date you were unable to work.
- Medical provider's name and contact information.

2 Go to standard.com/individual/file-claim.

- Follow the steps to create an account, set up identity verification and connect it to claim filing.
- Answer the questions to complete your Employee Statement.
- If you need to leave before finishing the process, save a draft. When you're ready, you can log back in to complete it.

3 Follow up and track your claim.

- After you submit your claim, you'll receive a claim number immediately.
- Upload other completed required forms if you have them — such as the Employer's Statement or Attending Physician's Statement.
- Log in anytime to check your claim status.

Questions? Check out our **Disability Claims FAQ**. Or ask your human resources representative.

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Frequently Asked Questions

CLAIM SUBMISSION

When should an employee file a claim?
Our recommendation is to file a claim when employees stop working their regular schedule due to injury, illness or pregnancy.

How does an employee create an account to file a claim?
To create an account, employees will go to https://www.standard.com/individual/file-claim. Select "Start a Claim under Insurance Benefits Through Work. Select "Create an Account". Enter the required information and click Continue. Create a Username and Password and click Continue. An email will be sent to the email address. Click the link in the email to connect to the new account. Under "Account Access" select *Insurance Benefits, Absences and Leaves*. Select Option 1 or 2 and provide information. Select "Start a New Claim".

Where does an employee access the online claim submission?
Employees will go to their My Home page from Standard.com and select the option to begin a claim. https://www.standard.com/individual/file-claim

Is the employee required to complete all fields in the claim form?
Yes. Employees will have to answer all fields, including responses for dynamic questions (if they answer yes to a question, they may need to provide an additional response to a second question.)

Does the employee need everything ready to file claim?
No. Employees can start a claim draft without having all the answers. They will have 60 days to resume a draft before it will be deleted, at which point they can start a new draft.

Can employees input a future effective date if they know they are going to be out?
Yes. Employees can input a disability claim up to 60 days in advance of going out.

Can employees save progress in completing their submission and come back to complete it later?
Yes, they can do this at any point through the process.

How many claims can one employee file online?
An employee can have one draft at a time. If the employee has a future claim, which requires a new claim submission, the system will support a new claim filing.

Frequently Asked Questions Continued

CLAIM SUBMISSION

If employees begin the submission process through the online experience but then decide to abandon this channel, will they have to start from scratch in another channel?
We certainly hope employees will leverage this new process, but we are not dictating that they must. We cannot use their draft claim form and put it through the process if they abandon this channel. If they abandon the online channel, they will have to start from scratch by completing and submitting a paper form.

Can I file a claim on behalf of my employee?
Anyone can start a claim draft on behalf of an employee. However, because medical information is required, we recommend the employee do it if possible.

Why did my employee get a stop-page when submitting their claim online?
If the employer initiates the claim first, the employee will be directed to DocuSign to complete their employee statement to prevent a duplicate claim number. The employee is provided with the existing claim number and instructions on how to complete and submit required documentation. However, because the claim was started outside of the employee online experience, features such as document upload and checking online status will not be made available at this time.

DOCUMENTATION

Can an employer upload employee statements or other paperwork?
The experience we are introducing is meant to be specific to employees filing their claims. There is a potential for someone to file on behalf of someone else, but an employer should use employer portal functionality.

If the physician and/or employer submit documentation through other channels, will the online claims form reflect receipt?
Yes, the claim status will reflect when other documents have been received, but the documents will not be viewable at this time. We are still determining the timing of when they will be viewable.

Frequently Asked Questions Continued

POST CLAIM SUBMISSION

When an employee submits a claim will the employer be able to see it in the admin system?
Yes, once a claim has been submitted, the employer will be able to see it.

Will employers receive notification their employee has submitted a claim so they can follow up with their statement?
No, currently there is not an email trigger to the employer. We are in discussion with the digital customer experience group working on the employer portal to determine when and how we can introduce this type of notification.

How long will the claim review take?
Upon receiving the required claim elements (the employee statement and authorization, the employer statement, and the attending physician's statement) the average time to make an initial decision is three to seven days.

Will the employee's online submission trigger a notification to the physician?
No. At this time, there is not an automated trigger to the employee's physician notifying them or requesting completion of information.

If employees submit a claim through a channel outside of this new online format, will they be able to see their claim through this new experience?
Not at this time. To see the claim in this new experience, they must start the filing process through the new online experience.

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Thank you for choosing us to be your disability benefits partner.

We appreciate your business!

If you have any questions, please reach out to your Sales or Service representative at The Standard.

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