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Increase Option eApp

Help Your Clients Apply for Increase Options or Renewals Online



Is it time for your client to apply for a benefit increase? Now they can do it online using the Increase Option eApp for a convenient, electronic experience.

The Increase Option eApp uses the same platform as The Standard's[‡] other online IDI applications. And the system allows you to upload key documents to submit with your client's application.

Share the online application with your client to complete and sign, any time.

The application is available for up to 30 days after you start it.

For Producers Only

[‡] 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.


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Starting Your Client's Increase Option eApp

To prepare for this application, make sure to have your client's policy number, increase option illustration and income documentation available, if needed.

Use the [Understanding Income Documentation](#) flyer to find acceptable information to submit with the increase application.

Start the Increase Option eApp

Go to your My Home account, same as you would to start eApp.

Select **New Activity** from the top right navigation bar

- Enter your client's state of residence of their base policy
- Select the Product Type from the drop down menu

A screen showing you the forms required for your application will be listed, including:

- Quick Questions to Get Started
- Producer instructions and Information Report
- Application for Policy Increase Wizard

Next, select **Create** to start the application.

Rename the application with the client's First and Last names.

Note: Renaming the application allows for easier identification of an application in the General Agent's review queue and producers' all activities listings.

The screenshot shows two parts of the application process. The top part is the 'Create New Application' screen, which has a header bar and two dropdown menus for 'Jurisdiction' (set to Kansas) and 'Product Type' (set to 'Select Product Type'). Below these are three rows of application types: 'Disability Income' with 'The Standard' product, each with a corresponding link: 'Electronic Medical Questionnaire', 'Increase Option' (highlighted with a blue circle), and 'New Business'. The bottom part is the 'Increase Option' screen, which has a 'Required Forms' section with three checked items: 'Quick Questions to Get Started', 'Producer Instructions and Information Report', and 'Application for Policy Increase Wizard'. Below this is a 'Click 'Create' to proceed.' button. At the bottom, there is a 'Create Activity' section with a 'Name:' field containing 'Sally Smith' (highlighted with a red dashed box) and 'Increase Option', and 'Create' and 'Cancel' buttons.


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Agent and Producer Information

Next up is adding agency and producer information.

After entering the Agent information, you can opt to upload your client's illustration and income documentation, if needed.

Just click **Yes** in response to **Will you upload an illustration?** or **Will you upload income documentation?**

A dialogue box and upload window will appear automatically if you mark **Yes** to either of these questions. Follow the system upload directions.

The screenshot shows a 'Documents' dialog box with the title 'Documents'. It contains a section for 'Uploaded Documents' showing 'Total Size: 0 Bytes'. Below this is the 'Add Supplemental Document' section, where 'Document Type' is set to 'Illustration'. A note states: 'Note: Supplemental documents must be in PDF format and no larger than 20 MB.' There is a large text area with the prompt 'Drag and drop a file here or click to select a file.' and 'No file chosen' below it. An 'Upload' button is at the bottom left, and a 'Close' button is at the bottom right.

The screenshot shows a 'Documents' dialog box with the title 'Documents'. It contains a section for 'Uploaded Documents' showing 'Total Size: 0 Bytes'. Below this is the 'Add Supplemental Document' section, where 'Document Type' is set to 'Income Documents'. A note states: 'Note: Supplemental documents must be in PDF format and no larger than 20 MB.' There is a large text area with the prompt 'Drag and drop a file here or click to select a file.' and 'No file chosen' below it. An 'Upload' button is at the bottom left, and a 'Close' button is at the bottom right.

The Producer Information Report is integrated into this application.

On the next screen for Producer Information, **select the number of producers** for the application. You can credit the application to up to four producers. You'll need each producer's percentage of the application and their primary phone number.

Provide information for the primary producer first.

- Answer question if the increase or renewal is intended to replace an existing coverage
- Provide billing instructions
- Add any additional remarks that may affect insured's eligibility
- Provide information for additional producers

The screenshot shows the 'Producer Information' form within the 'Producer Instructions and Information Report' window. The form has a title bar 'Producer Instructions and Information Report' and a sub-header 'Producer Information'. It includes a 'Total Number of Producers' dropdown menu. Below this is the 'Primary Producer Name' section, which contains input fields for 'First Name', 'Middle Name', 'Last Name', and 'Producer Number'. There are also input fields for 'Agency' and 'Percentage' (highlighted in red). At the bottom, there are input fields for 'Primary Phone Number' (highlighted in red) and 'Secondary Phone Number'. A 'Close' button is located at the bottom right.


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Client Information

On the Proposed Insured page, you will need to provide the client's contact and personal information. At minimum, you must fill in client name, Social Security number, date of birth and mobile phone number to send the application to the client to fill and sign.

Clients will also need to provide:

- **Policy number**
If the policy number is unavailable or unknown, indicate **Unknown**. This is a required field and cannot be left blank.
- **Employment and salary information**
- **Insurance applying for**, multiple options may be selected:
 - **Purchase/Renew Increase Option**
Request an increase in basic monthly benefit or renew the Benefit Increase Rider
 - **Acceleration Option**
Include the date LTD coverage was lost or the date income increased
 - **Renew Automatic Increase Benefit**
 - **Business Buy-Out Expense^{1,2}**
Request an increase in the aggregate benefit amount
 - **Business Overhead Expense^{1,2}**
Request an increase in the base amount
 - **Other**

Note: The application does not provide an electronic option to submit the business owner's Application Supplement in the Increase Option eApp.

Insurance Applied For	
Select all that apply	
<input type="checkbox"/>	Disability Income
<input type="checkbox"/>	Purchase/Renew Increase Option:
<input type="checkbox"/>	Accelerated Option - Check reason(s) and provide date(s):
<input checked="" type="checkbox"/>	Renew Automatic Increase Benefit
<input type="checkbox"/>	Business Buy-Out Expense* *Include the appropriate Application Supplement
<input type="checkbox"/>	Business Overhead Expense* ⓘ *Include the appropriate Application Supplement
<input type="checkbox"/>	Other (specify)
<input type="text"/>	
Business Overhead Expense* *Include the appropriate Application Supplement	

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

2 The appropriate Application Supplement must be submitted with this coverage. Forms are available on our [Applications and Forms](#) page.


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Client to Fill and Sign

- The agency or producer can send a link for the Increase Option eApp to the client to complete, review, sign and submit. They will not be able to see any of the agency or producer screens in their view.
- To send to your client, go to the **Other Actions** tab in your upper right hand navigation.
- Use the drop-down menu to select **Request Client to Fill & Sign**.

Request Clients to Complete Filling and Signing Application

Your Name:

Your Email:

Primary ☒

Insured

Name:

Email:

Last 4 Digits of SSN/Government ID:

* Birth Date:

Mobile Number:

Subject:

Message:

Dear <CLIENT_NAME>,

Thank you for applying for individual disability insurance from The Standard.

<a href=<URL_LINK>>Please sign your Sally Smith Increase Option here.

To login in, please enter your birth date and last four digits of your Social Security number. You'll be asked to accept the disclosure terms and consent to conducting business electronically.

Send Email

Generate Link Without Email

Cancel

The primary signer will receive an email message with instructions to complete the forms and signature.

After the primary signer completes the signature, other signers will receive an email with instructions to complete their signatures.

- A request screen will come up with the client's information pre-filled.
 - You can send an email to the client with a unique link to their application. You'll see the subject line of the email in the Request screen.
 - Or you can create a link to the application. You can send the unique link and password via email or text messages to the client.


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Client E-signing

When the client logs in, they can review the information entered and see if any information is missing by checking the top bar. If a **red exclamation mark** shows, one or more required responses are missing or incomplete.

Clients can find incomplete fields by clicking the red exclamation icon. Missing information will show below. If you click on the missing information rectangle, the system will take you directly to that field.

The client may only need to review information and sign.

If all fields in the application are complete, clients will see:

- A **green check mark** on top of the application navigation
- The blue Sign Application button
- Clients will see a pop up dialogue box saying it's time to sign the application

Note: Your clients validate their identity when they log into the application, verifying the information provided by you — such as date of birth and social security information. A verification code is also sent to their cell phone number needed to log into the application.

They'll click the blue **Sign Application** button to start their signing process. From there, clients receive prompts within the system to complete signing and submit their application.

When the application is signed, it is sent to The Standard for processing. You can review your client's applications for your **All Activities** drop down, from the top right menu bar.

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.