



Underwritten by: American Heritage Life Insurance Company

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by American Heritage Life Insurance Company, Jacksonville, Florida in all states except New York. Product features and availability vary by state and are solely the responsibility of American Heritage Life Insurance Company.

Regional Billing & Account Services



70%

of our customers use
EasyBill® Online for fast
access to billing information¹



98%

of payments are processed
and posted to your
account within 4 days¹



100%

of first payments are
reviewed for accuracy and
discrepancy resolution¹

¹Internal reporting

We Know You're Busy

That's why we offer simple but powerful solutions for managing voluntary benefits billing. It's all part of how we make it easier for you to do business with us.

With over 50,000 employer groups in force and over 4.1 million individual policies in force, The Standard is the provider of choice for many of America's top companies. Let us show you why.

You will receive an email that outlines our convenient billing options, allowing you to choose the model that's best for your organization. In the meantime, this brochure is designed to give you a quick overview of our billing processes.

Accuracy, efficiency, integrity – that's what you can expect. Welcome to The Standard. We look forward to partnering with you.

Need support? Email EasyBill Online at: AHLBillingInquiry@standard.com



Our Promise

We deliver for our customers by providing exceptional service and handling all billing processes with professionalism and precision.

Our Process

1 Account Setup Our team will be reaching out to welcome you, confirm your contact information and provide access to online resources. We have assigned your account a unique five-digit account number that we will use to identify your organization and track your information throughout our relationship. Please include this number in all correspondence.

2 Billing Notice We bill in arrears. The initial invoice will be available approximately three weeks after the coverage effective date, and a notice will be emailed to you. Based on your deduction frequency, your invoice will be generated either on a monthly basis (covering a full month of deductions) or every four weeks (covering four weeks of deductions). We will send you an email every time a new invoice is available for you to view online.

3 Billing Methods To best meet your needs, we offer two billing options:

EasyBill Online:

24/7 ability to:

- View and reconcile invoices
- Remit payment
- Review employee coverage
- View transaction history
- Update employee information
- Complete terminations
- Access additional service forms for employees

Self-Bill:

- Upload your payment and remittance file via our secure EasyBill Online website
- Terminations can be included on this file, communicated via separate file or completed through EasyBill Online
- Available file formats: Excel, Comma-delimited text, ASCII text
- Complete all required fields: Employee Identifier, Employee Name, Product, and Deduction Amount

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Invoicing and Payroll Deduction Frequencies

It is very important to choose the correct number of payroll deductions you will make per year to ensure that invoices reflect the correct deduction amounts. Your account management team will work with you to establish invoicing and deduction frequencies so they align with your organization's payroll practices.

Benefit Deduction Frequency	Number of Deductions	Number of Invoices Per Year
Weekly	48 Deductions	12
Weekly	52 Deductions	13 (Every 4 weeks)
Bi-Weekly	26 Deductions	13 (Every 4 weeks)
Semi-Monthly	24 Deductions	12
Monthly	12 Deductions	12



Past-Due Invoices

Timely remittance of premium payments is critical to ensure that the coverage your employees purchased remains in effect. We will notify you of any outstanding invoices each time an invoice is generated, and current and past invoices are always available on our secure EasyBill Online portal. If no premium payments are received for 90 consecutive days, coverages may be subject to lapsing. Please contact us right away if you have any difficulties with your invoice or payments.

Roles

Our role

- Establish a billing process that is tailored to your needs
- Provide your billing notice 10 days prior to the premium due date
- Work with you to identify and address premium discrepancies

Your role

- Confirm your preferred billing model
- Ensure accurate data
- Provide explanations when changes are made



For billing or employee questions, contact our Customer Care Center at **(800) 521-3535**. Access your billing information 24/7 at standard.com/ahl/easybillonline.

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