

How to Apply for Individual Disability Insurance Benefits



At The Standard[‡] we are committed to making the claims process as simple and straightforward as possible. Please follow the steps below to file a claim for individual disability insurance.

Notify The Standard



Alert us as soon as you think you may be disabled, so we can initiate the claims process quickly. Waiting longer than 30 days to notify us of your disability may delay your benefits past the end of the waiting period.

Three Ways to Notify Us

After we receive notice from you, we will mail you a claim packet. There are three ways to notify us:



Call us at 800.628.9797



Email us at IDassistance@standard.com



Fax us at 971.321.5609

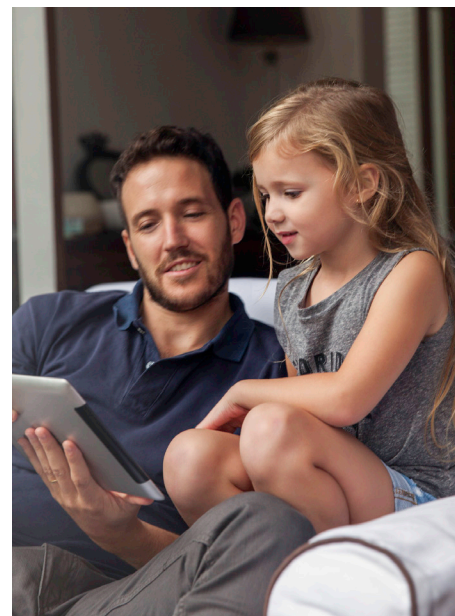
Claim Packet Forms



A typical claim packet contains the following:

- The **Insured's Statement**, to be completed by you (this serves as written notification of your claim for benefits)
- An **Attending Physician's Statement** for your doctor to complete to tell us more about your disability
- If we need to obtain additional information related to your claim, the **Authorization to Obtain Information** form allows us to access your medical, financial or employment records

Your packet may contain additional forms, depending on your circumstances. Once we receive all the forms necessary to process your claim, we will contact you to provide you the status of your claim.



[‡] 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 333 Westchester Avenue, West Building, Suite 300, White Plains, New York. Product features 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.

**Standard Insurance Company
The Standard Life Insurance
Company of New York**

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How to File a Claim
13047 (10/19) SI/SNY

continued on next page

Claim Resolution Estimate



Prompt claim resolution and payment are important to us. If further information is needed we will contact you immediately.

If we approve your IDI benefits and the Waiting Period has been satisfied, you will receive benefits on a monthly basis.

Tax Liability



The taxability of IDI benefits may depend on how the policy premium is paid. Benefits from disability coverage paid for by the insured are generally tax-free, while benefits from employer-paid coverage are generally taxable. If you have questions regarding the taxability of your benefits, please consult with a financial advisor.

Returning to Work



When you are considering returning to work, contact your claim specialist at The Standard. The specialist will help answer your questions and identify documentation needed to ensure your claim is administered correctly.

Confidentiality



Every piece of information about you and your claim is confidential. We do not discuss your claim with anyone other than you unless you give us written authorization to do so.

If you have questions about your claim, please call us at 800.628.9797.