



# The Standard®

The Standard Life Insurance Company of New York  
888.569.0162 Tel 833.289.5002 Fax  
PO Box 5180 Portland OR 97208  
SupplementalNewClaim@standard.com

## Accident Benefits Claim Instructions

### Your Accident Indemnity Benefit Claim

This packet contains the forms necessary to apply for Accident Benefits. Every space on these forms should be filled in to avoid delay in processing your application. If a section does not apply, or information is not available, write “NA” in the space so that we know you did not overlook that particular question. **If a form is received incomplete, it may be returned for completion.** For specific information about your Accident insurance coverage, refer to your group insurance certificate. The group policy and certificate are the ultimate authority for Accident Benefit claim decisions.

### How to Apply For Benefits

Please complete the following forms included in this Accident Benefits Claim Packet. Refer to your group insurance certificate for covered benefits.

#### 1. Employee's Statement

Answer all questions that apply to this Accident Claim.

If this is an **Accidental Death Claim**, please complete this form on behalf of the Insured. A separate form will need to be completed and signed for each beneficiary.

Please attach the following, where applicable:

- ☐ A copy of the **hospital bill**. Make sure the bill includes the Patient's diagnosis and the number of days they were in the hospital.
- ☐ A copy of the **ambulance bill**
- ☐ A copy of the **accident report**
- ☐ A copy of the **toxicology report**
- ☐ A copy of the **injury report** filed with the employer if the accident occurred in the workplace
- ☐ A copy of any **other bills** pertaining to this claim
- ☐ A copy of the **autopsy**
- ☐ A copy of the **death certificate** and the completed Employee's Statement
- ☐ If you are signing on behalf of an estate or entity for an **Accidental Death Claim**, a copy of the authorization to sign on of the estate or entity

Additional evidence may be required in order to determine payment of additional benefits under the group insurance certificate.

Remember to sign and date your statement. **An unsigned or undated statement will be returned to you.**

#### 2. Authorization to Obtain and Release Information

Please sign and date the Authorization to Obtain and Release Information and attach it to the Employee's Statement. Your signature lets The Standard Life Insurance Company of New York (The Standard) get the information about you that we need to determine your eligibility for benefits. The Authorization to Obtain and Release Information also lets The Standard release this information to specific persons.

If this is an **Accidental Death Claim**, you do not need to complete this Authorization.

#### 3. Attending Physician's Statement

Please complete Section A of the form.

Your physician will need to complete all remaining sections. **If you have seen more than one physician for your accident, a statement should be completed by each physician.** Your physician(s) should mail or fax the completed form directly to The Standard.

If this is an **Accidental Death Claim**, you do not need to have the Attending Physician's Statement completed.

**You are responsible for making sure all required forms are completed and returned to our office.** If you submit claim information by email, please keep in mind that communications via email are not secure. While unlikely, there is a possibility that information can be intercepted in transmission or misdirected and read by other parties besides the person to whom it is addressed. Please consider communicating any sensitive information by fax or mail. If known, please include your Employer Name and Policy Number, Insured's Name and Claim Number on documentation submitted. If you have any questions, please contact your benefit administrator or call our customer service line at 888.569.0162.

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## Accident Benefits Employee's Statement

### A. About the Insured

|                                                                                                    |                     |                       |  |
|----------------------------------------------------------------------------------------------------|---------------------|-----------------------|--|
| Full Name                                                                                          |                     | Employer/Company Name |  |
| Group Policy No.                                                                                   | Social Security No. | Date of Birth         |  |
| Gender<br><input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> X | Phone No.           | Mailing Address       |  |
| City                                                                                               | State               | Zip                   |  |

**B. About the Patient** – Check One ☐ You ☐ Spouse ☐ Domestic Partner ☐ Civil Union Partner ☐ Child  
☐ Other \_\_\_\_\_

If the Insured is the Patient, then you do not need to complete this section again.

If this is an **Accidental Death Claim** and you are the Beneficiary, please complete this section with your information. A separate form will need to be completed and signed for each beneficiary.

|                                                        |                                                                                                    |               |     |
|--------------------------------------------------------|----------------------------------------------------------------------------------------------------|---------------|-----|
| Full Name                                              | Social Security No.                                                                                | Date of Birth |     |
| Relationship to Insured (if an Accidental Death Claim) | Gender<br><input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> X | Phone No.     |     |
| Mailing Address                                        | City                                                                                               | State         | Zip |

### C. About the Accident

Date of Accident \_\_\_\_\_ Location of Accident (City, State) \_\_\_\_\_

Explain the injuries and how the accident happened (include additional information on a separate sheet of paper if needed):

Was the Patient in a motor vehicle accident? ☐ Yes (Attach accident report.) ☐ No

Was the Patient in any other type of accident that required an incident report? ☐ Yes (Attach the incident report.) ☐ No

Was the Patient at work when the accident occurred? ☐ Yes (Attach a copy of the report filed with the employer.) ☐ No

Was the Patient hospitalized? ☐ Yes ☐ No If Yes, complete the following:

Admission Date \_\_\_\_\_ Discharge Date \_\_\_\_\_

Name of Hospital \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ County \_\_\_\_\_

### D. Additional Benefits Claimed

- ☐ Lodging Benefit – attach copies of receipts for lodging
- ☐ Transportation Benefit – attach copies of receipts for travel or provide mileage here if traveled by personal car \_\_\_\_\_
- ☐ Youth Organized Sport Benefit – attach proof of the Child's registration in the Organized Sport Event.
- ☐ Accidental Death Benefit – Date Death Occurred \_\_\_\_\_. Please attach a copy of the Death Certificate.

**Fraud Notice** – Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

**Acknowledgement** – I hereby certify that the answers I have made to the foregoing questions are both complete and true to the best of my knowledge and belief. I acknowledge that I have read the above fraud notice.

Signature of Insured \_\_\_\_\_ Date \_\_\_\_\_



# Sign Up for Digital Payments

**Have you signed up for digital payments yet? If so, you can disregard this notice.**

Get your claim payment faster with digital payments with The Standard. If your claim is approved, you can choose to have benefits paid to you via Zelle or direct deposit<sup>1</sup>.

## How do digital payments work?

1. Your digital payment eligible claim is approved<sup>2</sup>
2. You'll receive an email or text notification with a link to choose your payment preference<sup>3</sup>
3. Follow the link to complete digital payment setup

## To sign up for digital payments<sup>4</sup>, choose one of the following options:

1. **Fastest Option:** Call or text "HELLO" to 888.937.4783 and follow the prompts to choose your payment preference and to provide employee and employer information.
1. **Additional Option:** Complete and submit the form below:



Fax to: 888.878.3686



Mail to: The Standard Life Insurance Company, P.O. Box 2800, Portland, OR 97208

## Digital Payment Sign Up Form

Employee First Name \_\_\_\_\_

Employee Last Name \_\_\_\_\_

Employee DOB (MM/DD/YY) \_\_\_\_\_

Employee Zip Code \_\_\_\_\_

Employer Name \_\_\_\_\_

## Check "✓" to indicate preferred payment method.

Digital payment (Zelle or direct deposit) ☐

Payment by check ☐

## Your contact details

Enter the mobile number or email address where you will receive notifications. This information is required for Zelle or direct deposit.

Mobile: \_\_\_\_\_ Email: \_\_\_\_\_

Email notifications will come from [notification@thepaychoice.com](mailto:notification@thepaychoice.com). Text messages will come from **26489 or 21239**.

The payment method you choose can be saved for any recurring payment you may receive. **If you don't choose a notification method, we may use the method we have on file or mail a check.**

<sup>1</sup> By electing to receive claim payments digitally, we're not guaranteeing approval of your claim.

<sup>2</sup> Not all benefits are eligible for digital claim payments.

<sup>3</sup> If your claim is approved and you do not respond to the text or email notification with your preferred payment option within (3) calendar days, The Standard will automatically send a paper check.

<sup>4</sup> If you elect to receive claim payments digitally, you authorize use of the information you provide to access your bank account information for the purpose of facilitating payment transactions.

[The Standard Life Insurance Company of New York | standard.com](https://www.standard.com)

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products in New York are offered by, and the sole responsibility of, The Standard Life Insurance Company of New York of White Plains, New York. The Standard Life Insurance Company of New York is licensed to solicit insurance business in only the state of New York.

## Authorization to Obtain and Release Information

This authorization applies to the records of \_\_\_\_\_ who is hereinafter referred to as “Individual”.  
(Print legibly)

### I AUTHORIZE THESE PERSONS having any record or knowledge of Individual:

- Kaiser Permanente, any other health care provider, medical practitioner, coroner, prescription service, hospital, clinic, pharmacy, or other medical or medically related facility or association.
- Any health plans and insurance companies.
- Any employer, policyholder or plan sponsor.
- Any entity administering a benefit, leave or annuity program.
- Any educational, vocational or rehabilitation counselor, organization or program.
- Any consumer reporting agency, financial institution, accountant, or tax preparer.
- Any government agency (for example, Law Enforcement, Social Security Administration, Public Retirement System, Railroad Retirement Board, Workers' Compensation Board, etc.).

### TO GIVE THIS INFORMATION:

- Charts, notes, x-rays, operative reports, lab and medication records, death certificate, autopsy or toxicology reports, and all other medical information about me, including medical history, diagnosis, testing and test results. Prognosis, treatment and recommendations of any physical or mental condition, including:
  - Any disorder of the immune system, including HIV, Acquired Immune Deficiency Syndrome (AIDS) or other related syndromes or complexes.
  - Any communicable disease or disorder.
  - Any psychiatric or psychological condition, including test results, but excluding psychotherapy notes. Psychotherapy notes do not include a summary of diagnosis, functional status, the treatment plan, symptoms, prognosis and progress to date.
  - Any condition, treatment, or therapy related to substance abuse, including alcohol and drugs.
- Any non-medical information requested about Individual, including such things as investigative reports, including accident or incident reports, education, employment history, earnings or finances, return to work accommodation discussions or evaluations and eligibility for other benefits or leave periods including but not limited to claims status, benefit amount, payments, settlement terms, effective and termination dates, plan or program contributions, etc.

**TO: Standard Insurance Company, The Standard Life Insurance Company of New York and any authorized representative for one or both of them (hereinafter all collectively referred to as “The Companies”) AND my Employer’s Absence Management Program Administrator (“Absence Manager”).**

### I ACKNOWLEDGE AND UNDERSTAND:

- Any prior restrictions on disclosure of Individual’s protected health information do not apply to this authorization and I instruct the persons and organizations identified above to disclose Individual’s entire medical record without restriction;
- Each of The Companies and Absence Manager will gather Individual’s information only if they are administering or deciding any claim(s) for benefits or leave of absence applicable to Individual, and will use the information to determine Individual’s eligibility or entitlement for benefits or leave of absence;
- I may refuse to sign this authorization. I may revoke this authorization at any time by sending a written statement to The Companies and Absence Manager. However, a revocation does not apply to disclosures already made under an authorization;
- A revocation of, or the failure to sign, the authorization may impair The Companies and Absence Manager’s ability to evaluate or process claim(s), and may be a basis for denying or closing claims for benefits or leave of absence;
- While performing their business The Companies and Absence Manager may disclose information about Individual as allowed or required by law, for example to a reinsurer, a plan administrator, plan sponsor, or any person performing business or legal services for them in connection with a claim;
- The Companies and Absence Manager will release information to Individual’s employer necessary for absence management, for return to work and accommodation discussions, and when performing administration of the employer’s self-funded (and not insured) disability plans;
- The Companies and Absence Manager comply with applicable privacy laws. The information disclosed to them may be subject to redisclosure as permitted or required by law. Information retained and disclosed by the Companies and Absence Manager is not protected under the Health Insurance Portability and Accountability Act (HIPAA).

### DURATION:

- This authorization as used to gather information shall remain in force for the duration of Individual’s claim(s) or 24 months from the date signed below, whichever occurs first.
- The Companies and Absence Manager may share information with each other regarding Individual’s claims and leave of absence for 12 months from the date signed below.

I acknowledge that I have read this authorization and the New Mexico notice that follows. A photocopy or facsimile of this authorization is as valid as the original and will be provided to me upon request.

Name (please print) \_\_\_\_\_ Social Security No. \_\_\_\_\_

Signature of Patient/Representative \_\_\_\_\_ Date \_\_\_\_\_

If signature is provided by legal representative (e.g., Attorney in Fact, Guardian, Conservator, Personal Representative, Executor), please attach documentation of legal status.

## **Authorization to Obtain and Release Information**

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Standard Insurance Company is a licensed insurance company in all states except New York. The Standard Life Insurance Company of New York is an insurance company licensed only in New York. An absence manager may be hired by your employer and may be one of The Companies.

### **FOR RESIDENTS OF NEW MEXICO**

The state of New Mexico requires Standard Insurance Company to provide you with the following information pursuant to its Domestic Abuse Insurance Protection Act.

The Authorization form allows Standard Insurance Company to obtain personal information as it determines eligibility for insurance benefits. The information obtained from you and from other sources may include confidential abuse information. "Confidential abuse information" means information about acts of domestic abuse or abuse status, the work or home address or telephone number of a victim of domestic abuse or the status of an applicant or insured as a family member, employer or associate of a victim of domestic abuse or a person with whom an applicant or insured is known to have a direct, close personal, family or abuse-related counseling relationship. With respect to confidential abuse information, you may revoke this authorization in writing, effective ten days after receipt by Standard Insurance Company, understanding that doing so may result in a claim being denied or may adversely affect a pending insurance action.

Standard Insurance Company is prohibited by law from using abuse status as a basis for denying, refusing to issue, renew or reissue or canceling or otherwise terminating a policy, restricting or excluding coverage or benefits of a policy or charging a higher premium for a policy.

Upon written request you have the right to review Individual's confidential abuse information obtained by Standard Insurance Company. Within 30 business days of receiving the request, Standard Insurance Company will mail you a copy of the information pertaining to Individual. After you have reviewed the information, you may request that we correct, amend or delete any confidential abuse information which you believe is incorrect. Standard Insurance Company will carefully review your request and make changes when justified. If you would like more information about this right or our information practices, a full notice can be obtained by writing to us.

If you wish Individual to be a protected person (a victim of domestic abuse who has notified Standard Insurance Company that they are or have been a victim of domestic abuse) and participate in Standard Insurance Company's location information confidentiality program, your request should be sent to Standard Insurance Company.

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## Accident Benefits Attending Physician's Statement

### Instructions

- Insured or Patient to complete section A and submit to Attending Physician for completion.
- Attending Physician to complete sections B, C (if applicable) and D.
- Attending Physician to submit the completed and signed Attending Physician's Statement and supporting documentation to the address or fax number listed above.

### A. About the Insured and the Patient

#### Insured's Information

|                     |                       |                  |     |
|---------------------|-----------------------|------------------|-----|
| Full Name           | Employer/Company Name | Group Policy No. |     |
| Social Security No. | Date of Birth         | Phone No.        |     |
| Mailing Address     | City                  | State            | Zip |

#### Patient's Information

|           |                     |               |                                                                                                               |
|-----------|---------------------|---------------|---------------------------------------------------------------------------------------------------------------|
| Full Name | Social Security No. | Date of Birth | Gender<br><input type="checkbox"/> Male <input type="checkbox"/> Female <input checked="" type="checkbox"/> X |
|-----------|---------------------|---------------|---------------------------------------------------------------------------------------------------------------|

Patient's relationship to Insured: ☐ Self ☐ Spouse ☐ Domestic Partner ☐ Civil Union Partner ☐ Child

**B. About the Accident and Treatment** - to be completed by Attending Physician. Please attach supporting documentation, including patient admission and discharge paperwork. The Patient is responsible for obtaining a complete form without expense to The Standard.

| Date of Service | Diagnosis Description/ICD9 | Procedure Code (CPT) | Procedure Description |
|-----------------|----------------------------|----------------------|-----------------------|
|                 |                            |                      |                       |
|                 |                            |                      |                       |
|                 |                            |                      |                       |
|                 |                            |                      |                       |

Date of the Patient's accident or injury \_\_\_\_\_

Was the Patient treated in the Emergency Room? ☐ Yes ☐ No If Yes, give date treated \_\_\_\_\_

Was the Patient treated in an urgent care facility? ☐ Yes ☐ No If Yes, give date treated \_\_\_\_\_

Has the Patient been hospitalized? ☐ Yes ☐ No

If Yes, give Admission Date \_\_\_\_\_ Discharge Date \_\_\_\_\_

Has the Patient undergone surgery? ☐ Yes ☐ No

If Yes, give date, procedure and result \_\_\_\_\_

If No, do you expect surgery to be performed in the future? ☐ Yes ☐ No

If Yes, give date and type of surgery \_\_\_\_\_

Name of Facility/Hospital where accident or injury was treated (including City, State and County) \_\_\_\_\_

Describe any other disease or infirmity affecting the patient's present condition and injury(ies). \_\_\_\_\_

**C. Accidental Dismemberment and Impairment (if applicable)** - to be completed by Attending Physician. Please attach supporting documentation.

Did the accident result in a loss of hearing in one or both ears? ☐ Yes ☐ No

If Yes, then please describe \_\_\_\_\_

Did the accident result in a loss of **sight** in one or both eyes? ☐ Yes ☐ No

If Yes, then please describe \_\_\_\_\_

Did the accident result in a loss of **limb(s)**? ☐ Yes ☐ No

If Yes, then please describe \_\_\_\_\_

Did the accident result in **paralysis**? ☐ Yes ☐ No

If Yes, then please describe \_\_\_\_\_

**D. Attending Physician Information, Acknowledgement and Signature**

Name of Physician \_\_\_\_\_ Specialty \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Phone No. \_\_\_\_\_ Fax No. \_\_\_\_\_

**Fraud Notice** – Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

**Acknowledgement** – I hereby certify that the answers I have made to the foregoing questions are both complete and true to the best of my knowledge and belief. I acknowledge that I have read the above fraud notice.

Physician's Signature \_\_\_\_\_ Date \_\_\_\_\_

**Print**