



Filing a Supplemental Insurance Claim

Frequently Asked Questions



Using your Supplemental insurance means you may have hit one of life’s rough spots. We’re sorry about any difficulties you’re going through – and we’re here to help.

What is Supplemental insurance and how does it work?

Accident, Critical Illness/Specified Disease, and Hospital Indemnity insurance are types of Supplemental insurance provided by The Standard.

These plans can help you pay bills that medical insurance doesn’t cover. They pay a cash benefit directly to you for covered treatments or conditions.

How can I access Supplemental Benefits?

To receive the cash benefits from your plan, you need to file a claim that we approve. We make the process easy, so you can focus on what matters most – your health.

You decide how to spend the money.

 **You can use the money for medical costs like:**

- Copays
- Deductibles

 **You can also put it toward everyday living expenses such as:**

- Child care
- Groceries
- Rent or mortgage payments

How can I file a claim online?

- 1 [Log in](#) at [standard.com](#).
- 2 After logging in, go to the Accident, Critical Illness/Specified Disease, or Hospital Indemnity Benefits section and click **Get Started**.
- 3 This will take you to the Claims page. Under **Start a New Claim**, choose the insurance that applies to your claim and follow the instructions.

 Don't have an account? You'll need to [create an account](#) to file your claim and log in.

 **What if I have more questions?**

Check out the Frequently Asked Questions page for filing a claim:

▶ [Accident Insurance FAQ](#) ▶ [Critical Illness Insurance FAQ](#)

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