



GSI IDI

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# Plan Administration Guidance for Employers



The Standard's GSI IDI plans work with your company's group long term disability plan to create comprehensive income protection for key employees.

With your company's Guaranteed Standard Issue Individual Disability Insurance plan, you'll work with your insurance representative and The Standard<sup>‡</sup> to maintain, update and make payments for your plan. Your offer letter holds key details about your company's plan. And this interactive guide provides details around administrative processes.

Thank you for selecting The Standard to provide GSI IDI coverage for your employees. More information about GSI IDI can be found in our [Guaranteed Standard Issue Individual Disability Insurance flyer](#).

For assistance in administering your disability insurance plan, contact Standard Insurance Company at 800.247.6888 or The Standard Life Insurance Company of New York at 800.378.6057.

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

<sup>‡</sup> 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.

This policy has exclusions, limitations, reduction of benefits, and terms under which the policy may be continued in force or terminated. For complete costs and coverage details, please contact your insurance representative or The Standard at 800.247.6888 (800.378.6057 in New York).


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## Adding Members

You add members to your plan as they become eligible for coverage. Review your offer letter, which contains details of who qualifies for GSI IDI coverage.

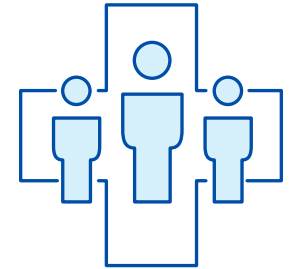
### Here's how to add new members to your plan:

- You can include new hires or recently promoted employees eligible according to your offer letter. New members must be added within a 60-day window of their plan eligibility.
- Contact your insurance representative to request your company's New Additions Template.
- You'll be required to provide information about the person or people you're adding including name, base annual income, hire date and more. Return to your insurance representative when you're done.

**Note:** If your plan covers commission or incentive income, you'll also be asked for that additional income information.

- Your insurance representative works with The Standard to generate a quote that outlines coverage and calculates premium.
- The application process is streamlined, with just a few simple questions. We create your enrollment materials, which vary between pre-filled paper applications and online enrollment. The Standard discusses the available options with your insurance representative.
- Once employees complete enrollment activities, your insurance representative will provide an individual policy for each member.
- We add new members to the next employer list bill statement.
- Policies are effective the first of the month following the notice of eligibility, and new additions will be included on an employer's next list bill statement.

If members are not reported to The Standard within 60 days of eligibility or if they complete enrollment materials outside of the enrollment window, their applications may be subject to Medical and Financial Underwriting and may not be eligible for the GSI plan. GSI plans do not backdate.



### Policy eDelivery

With The Standard's easy-to-use online delivery software, policies are directly delivered to individual members. Your employees can enjoy efficiency, convenience and security. [Find out more here.](#)


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## Billing

Your overview for billing, payments and more:

### Billing statements

- You receive your statement in a list bill format, which itemizes each employee policy
- Due: First day of the month
- Sent by email or mail in the month prior to the due date
- You will remit total billed premium on each invoice. Adjustments will be made on future statements.

### About your bill

You may see premium adjustments for any of these reasons:

- Annual benefit increases
- Coverage that continues past policy expiration
- Newly eligible members added to the GSI IDI plan
- Employees terminate employment or are no longer eligible for the coverage

### List bill changes and premium credits

- To remove a policy from your bill, the policy must be paid through the employee's termination date.
- If an insured employee works at least one day during the calendar month, premium is due for the full month.
- Multiple months of premium may be due when enrolling new members. A future bill will reflect these changes.

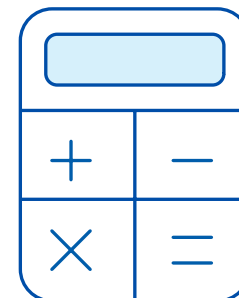
### Payment methods

#### Our preferred method of payment is ACH payment:

The Standard receives the funds up to three days after you send. For help setting up an ACH payment, contact your insurance representative.

#### Other accepted payment methods include:

- Paper check: you'll mail to our lockbox address
- Wire transfer: The Standard receives the same day it's sent



For general billing questions, email us at [GSIPrem@standard.com](mailto:GSIPrem@standard.com)  
To remit GSI Premium Payments only, use these mailing addresses:\*

#### List bills in all states, except New York:

Standard Insurance Company  
PO Box 3358  
Portland, OR 97208

#### Multi-account bills in New York:

The Standard Life Insurance Company of New York  
PO Box 2707  
Portland, OR 97208

\* Please do not send any other payments to these addresses. Payments received by GSI for other lines of coverage may be delayed in processing and go unaccounted for. If you have multiple products with The Standard, please contact your account manager for clarification.


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## Terminating Members

It's important to report plan changes throughout the year. This includes removing members from your plan.

### Here's what to do:

Contact your insurance representative or your billing specialist at The Standard to report a termination. Notification will be mailed to the member offering continuation of coverage providing they make timely payments to The Standard.

### Provide these key details:

- 1 Employer name and list bill number
- 2 Full name of member and their current mailing address
- 3 Individual policy number, if available
- 4 Last day of employment

GSI coverage runs to the last day of the month of the member's termination. Once the termination is reported to The Standard, the member will be removed from billing on the first day of the month following termination.

**Example:** On June 20, you report that Joe Smith's last day of work was June 15. Their coverage is paid through the month of June, and the termination is effective July 1. Coverage cannot be prorated, The Standard extends coverage to the end of June.

## Delays in Reporting

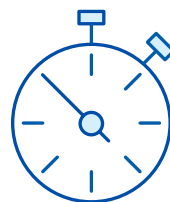
If you delay reporting terminations from your plan, your company may continue paying the former employees' premiums.

If we receive late notification for terminations, The Standard credits or refunds up to one month of overpaid premium.



### Note:

- Terminations that occur during a month can be removed the first day of the following month
- If we receive a late notification for terminations or addition, The Standard credits or refunds up to one month of premium.



### Late notifications example:

- We receive a notice in June that an employee terminated on March 15
- Premiums are paid through June
- We refund or credit one month's premium


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## Annual Reviews

The Standard reviews your plan on an annual basis to ensure your plan is keeping pace with the needs of your employees. Your participation in this process is essential to ensure your employees are adequately insured.

### Here's what to expect:

- Your insurance representative will work with you to obtain an up-to-date census that includes current salary and other compensation information, when applicable.
- We'll review current compensation and other group LTD coverage in force to identify employees who are eligible for monthly benefit increases, in accordance with your offer letter.
- The Standard will provide a comprehensive renewal report that illustrates the benefit and premium amounts for each insured member.  
Policy endorsements for members eligible for a benefit increase will be mailed to their home address on file.\*
- Premium changes will be reflected on your next regularly scheduled list bill.

See our [GSI renewal flyer](#) for additional information or contact your account manager.

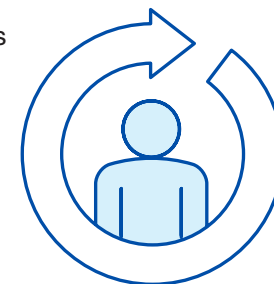
\* Employee signature may be required on voluntary plans for acceptance.

## Renewal Option After GSI Policy Termination Date

For clients age (65 or 67) or older, after the first policy anniversary, coverage becomes annually renewable as long as the insured continues to work full time and is not disabled.

The Standard will notify your insurance representative of any members that will be reaching policy maturity and request confirmation from you on an annual basis of their continued eligibility for coverage past their termination date.

If continued eligibility is met under the renewal option, the base monthly benefit for Total Disability continues. However, additional benefit riders are removed, which will impact the premium.





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## Filing a Claim

As soon as an employee is unable to work and thinks they may be disabled in accordance with their GSI IDI policy from The Standard, they should contact us at:



**The Standard**  
**phone 800.628.9797**

**fax 971.321.5609**

**[Dlassistance@standard.com](mailto:Dlassistance@standard.com)**

Visit our [File an Individual Disability Insurance Claim page](#) for more information.

Once we receive the employee's request to file a claim, The Standard will mail the employee a claims packet.

Prompt claim resolution and payment is important to us. We strive to make claim decisions within 45 days after we receive written notification of your claim. If further information is needed, we'll notify the employee.

If The Standard provides short term disability, long term disability or waiver of life insurance premium for your employees in addition to GSI IDI, a single benefits analyst manages all the claims.

Benefit payments may be made via paper checks or electronic funds transfer.

