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# Increase Option eApp

## Help Your Clients Apply for Increase Options or Renewals Online



Is it time for your client to apply for a benefit increase? Now they can do it online using the Increase Option eApp for a convenient, electronic experience.

The Increase Option eApp uses the same platform as The Standard's<sup>‡</sup> other online IDI applications. And the system allows you to upload key documents to submit with your client's application.

Share the online application with your client to complete and sign, any time.

The application is available for up to 30 days after you start it.

### For Producers Only

<sup>‡</sup> The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon, in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of White Plains, New York.



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## Starting Your Client's Increase Option eApp

To prepare for this application, make sure to have your client's policy number, increase option illustration and income documentation available, if needed.

Use the [Understanding Income Documentation](#) flyer to find acceptable information to submit with the increase application.

### Start the Increase Option eApp

**Go to your My Home account**, same as you would to start eApp.

Select **New Activity** from the top right navigation bar

- Enter your client's state of residence of their base policy
- Select the Product Type from the drop down menu

A screen showing you the forms required for your application will be listed, including:

- Quick Questions to Get Started
- Producer instructions and Information Report
- Application for Policy Increase Wizard

Next, select **Create** to start the application.

**Rename the application** with the client's First and Last names.

**Note:** Renaming the application allows for easier identification of an application in the General Agent's review queue and producers' all activities listings.

The image shows two screenshots from a web application. The top screenshot is titled 'Create New Application'. It features a 'Jurisdiction' dropdown set to 'Kansas' and a 'Product Type' dropdown set to 'Select Product Type'. Below these are three rows of application options, each with 'Disability Income' and 'The Standard' as sub-headers. The options are 'Electronic Medical Questionnaire', 'Increase Option' (highlighted with a blue circle), and 'New Business'. The bottom screenshot is titled 'Increase Option' and shows a 'Required Forms' section with three checked items: 'Quick Questions to Get Started', 'Producer Instructions and Information Report', and 'Application for Policy Increase Wizard'. Below this, it says 'Click 'Create' to proceed.' and 'Create Activity'. At the bottom, there is a 'Name:' field containing 'Sally Smith' (highlighted with a red dashed box) followed by 'Increase Option'. There are 'Create' and 'Cancel' buttons at the bottom right.



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## Agent and Producer Information

Next up is adding agency and producer information.

After entering the Agent information, you can opt to upload your client's illustration and income documentation, if needed.

Just click **Yes** in response to **Will you upload an illustration?** or **Will you upload income documentation?**

A dialogue box and upload window will appear automatically if you mark **Yes** to either of these questions. Follow the system upload directions.

The screenshot shows a 'Documents' dialog box with a white background and a blue header. It contains an 'Uploaded Documents' section showing 'Total Size: 0 Bytes'. Below that is the 'Add Supplemental Document' section, where 'Document Type' is set to 'Illustration'. A note states: 'Note: Supplemental documents must be in PDF format and no larger than 20 MB.' There is a large text area for file upload with the text 'Drag and drop a file here or click to select a file' and 'No file chosen'. An 'Upload' button is at the bottom left, and a 'Close' button is at the bottom right.

The screenshot shows a 'Documents' dialog box similar to the one above, but with 'Document Type' set to 'Income Documents'. The layout and other elements are identical.

The Producer Information Report is integrated into this application.

On the next screen for Producer Information, **select the number of producers** for the application. You can credit the application to up to four producers. You'll need each producer's percentage of the application and their primary phone number.

Provide information for the primary producer first.

- Answer question if the increase or renewal is intended to replace an existing coverage
- Provide billing instructions
- Add any additional remarks that may affect insured's eligibility
- Provide information for additional producers

The screenshot shows a 'Producer Information' form within a 'Producer Instructions and Information Report' window. The form has a blue header and a white body. It includes a 'Total Number of Producers' dropdown menu. Below that is the 'Primary Producer Name' section with fields for 'First Name', 'Middle Name', 'Last Name', and 'Producer Number'. There are also fields for 'Agency' and 'Percentage' (with a red highlight), and 'Primary Phone Number' and 'Secondary Phone Number' at the bottom.


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## Client Information

On the Proposed Insured page, you will need to provide the client's contact and personal information. At minimum, you must fill in client name, Social Security number, date of birth and mobile phone number to send the application to the client to fill and sign.

Clients will also need to provide:

- **Policy number**  
If the policy number is unavailable or unknown, indicate **Unknown**. This is a required field and cannot be left blank.
- **Employment and salary information**
- **Insurance applying for**, multiple options may be selected:
  - **Purchase/Renew Increase Option**  
Request an increase in basic monthly benefit or renew the Benefit Increase Rider
  - **Acceleration Option**  
Include the date LTD coverage was lost or the date income increased
  - **Renew Automatic Increase Benefit**
  - **Business Buy-Out Expense\***  
Request an increase in the aggregate benefit amount
  - **Business Overhead Expense\***  
Request an increase in the base amount
  - **Other**

**Note:** The application does not provide an electronic option to submit the business owner's Application Supplement in the Increase Option eApp.

### Insurance Applied For

Select all that apply

**Disability Income**

Purchase/Renew Increase Option:

Accelerated Option - Check reason(s) and provide date(s):

Renew Automatic Increase Benefit

**Business Buy-Out Expense\***  
\*Include the appropriate Application Supplement

**Business Overhead Expense\*** ⓘ  
\*Include the appropriate Application Supplement

**Other (specify)**

**Business Overhead Expense\***  
\*Include the appropriate Application Supplement


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## Client to Fill and Sign

- The agency or producer can send a link for the Increase Option eApp to the client to complete, review, sign and submit. They will not be able to see any of the agency or producer screens in their view.
- To send to your client, go to the **Other Actions** tab in your upper right hand navigation.
- Use the drop-down menu to select **Request Client to Fill & Sign**.

Request Clients to Complete Filing and Signing Application

Your Name: <input type="text" value="John Doe"/>	Subject: <input type="text" value="Sally Smith - Increase Option - Please Complete Your Application"/>
Your Email: <input type="text" value="producer@email.com"/>	Message: <div style="border: 1px solid #ccc; padding: 5px; min-height: 150px;">           Dear &lt;CLIENT_NAME&gt;,             Thank you for applying for individual disability insurance from The Standard.             &lt;a href=&lt;URL_LINK&gt;&gt;Please sign your Sally Smith Increase Option here.&lt;/a&gt;             To login in, please enter your birth date and last four digits of your Social Security number. You'll be asked to accept the disclosure terms and consent to conducting business electronically.         </div>

Primary  Insured

Name:

Email:

Last 4 Digits of SSN/Government ID:

\* Birth Date:

Mobile Number:

The primary signer will receive an email message with instructions to complete the forms and signature.

After the primary signer completes the signature, other signers will receive an email with instructions to complete their signatures.

- A request screen will come up with the client's information pre-filled.
  - You can send an email to the client with a unique link to their application. You'll see the subject line of the email in the Request screen.
  - Or you can create a link to the application. You can send the unique link and password via email or text messages to the client.



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## Client E-signing

When the client logs in, they can review the information entered and see if any information is missing by checking the top bar. If a **red exclamation mark** shows, one or more required responses are missing or incomplete.

Clients can find incomplete fields by clicking the red exclamation icon. Missing information will show below. If you click on the missing information rectangle, the system will take you directly to that field.

The client may only need to review information and sign.

If all fields in the application are complete, clients will see:

- A **green check mark** on top of the application navigation
- The blue Sign Application button
- Clients will see a pop up dialogue box saying it's time to sign the application

They'll click the blue **Sign Application** button to start their signing process. From there, clients receive prompts within the system to complete signing and submit their application.

When the application is signed, it is sent to The Standard for processing. You can review your client's applications for your **All Activities** drop down, from the top right menu bar.

**Note:** Your clients validate their identity when they log into the application, verifying the information provided by you — such as date of birth and social security information. A verification code is also sent to their cell phone number needed to log into the application.

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

‡ 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 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.