

Long Term Disability Coverage and Claim Process From The Standard

Long Term Disability (LTD) coverage from The Standard could help you meet your financial obligations if you become disabled and are unable to perform your job. Qualifying disabled employees are eligible for a monthly benefit of up to \$5,000 after a benefit waiting period elapses.

LTD coverage from The Standard has some important features you should be aware of:

- Incentive for returning to work part-time after disability
- Assistance with rehabilitation
- Guidance with the Social Security Benefits process
- Reasonable accommodation expense benefit for worksite modifications that could help you return to work after a disability
- Assisted living benefit if you require a higher level of care
- Lifetime security benefit
- Survivors benefit
- Waiver of LTD premium for your insurance while LTD Benefits are payable

Full details of costs and coverage can be found at <https://nmpsia.com/The%20Standard.html>

Contact your employer's Employee Benefits Department for assistance with enrollment for LTD coverage* or filing a claim.

**Evidence of insurability requirements may apply.*

Filing a Claim for LTD Benefits

If you need to submit a claim for benefits, the LTD claim packet is available online at <https://nmpsia.com/The%20Standard.html>. You will need to complete the Employee Statement, have your doctor complete the Physician Statement and your employer will complete the Employer Statement. Each completed document may be submitted separately by mail or by fax.

By mail:

The Standard
Employee Benefits Department
PO Box 2800
Portland, OR 97208

By fax:

800.378.5740
Subject line: NMPSIA 645549 LTD Claim

These policies have exclusions, limitations, reductions of benefits and terms under which the policies may be continued in force or terminated. The Certificate of Coverage supersedes any information listed here. Please visit <https://nmpsia.com/The%20Standard.html> for additional information, including costs and complete coverage details.