



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:

▶ [Hospital Indemnity Insurance FAQ](#)