RELY ON OUR COMPREHENSIVE EXPERTISE

A Guide to the Features That Set The Standard Apart

Meeting the Needs of Wisconsin Association of Independent Colleges and Universities

The Standard is proud to partner with M3 to offer competitive insurance benefits to the Wisconsin Association of Independent Colleges and Universities (WAICU).

We recognize that private colleges have unique requirements for their employee benefits plans. To develop the appropriate solutions, we ask the right questions to ensure we offer the products and services that fit your needs and expectations.

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Employee benefits is central to our business.

We have over 70 years of experience providing employee benefits and are experts in absence, disability, return-to-work and stay-at-work management. When you choose The Standard, you get a trusted carrier with proven results in serving our nation's teachers and school administrators.

Quick Facts

- **87%** of revenue is employee benefits
- **10 years** average customer relationship
- **7.7 million** covered employees
- **24,000** of group insurance policyholders
- **$2.7 billion** in total insurance premium
- **$1.2 billion** in Life insurance premium
- **802,595** insured lives for higher education
- **$140 million** in premium for higher education

2023 Results

- **$3.3 billion** in-force premium
- **$385 million** total new sales

Financial Ratings

- **A Excellent** — A.M. Best Company
- **A+ Strong** — Standard & Poor's
- **A1 Good** — Moody's

Internal data as of Aug. 31, 2024

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Our Claims	Expertise
Number of years paying LTD claims:	67
Claims Team:	Claims are handled by a dedicated claims team with expertise in handling disability claims for higher education employers
Number of new LTD claims processed in 2023:	More than 18,347
Number of open LTD claims as of Dec. 31, 2023:	More than 30,064
Number of disability claims professionals on staff:	More than 180 (includes STD and LTD disability claims professionals)
Medical director:	1 full-time employee
Associate medical directors:	3 full-time employees
Board-certified physicians:	35 practicing physicians from different specialties
Nurse and behavioral nurse case managers:	9 Master's prepared Behavioral Health Case Managers with an average of 17 years of experience. 24 Nurse Case Managers with an average of 29 years of experience.
Vocational case managers:	16 full-time employees with an average of 22 years of experience

Internal data as of Dec. 31, 2023

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LTD

- $15,000 monthly maximum benefit with 5% increase annually for 1st 5 years
- Maximum Benefit Period to Social Security Normal Retirement Age
- Conversion Included
- No Subjective Conditions Limitations
- 6 month Survivor Benefit
- COLA Benefit available
- 12 month extension of coverage during sabbatical leave

STD

- Benefit up to 70% to $2,500 available
- Zero day residual included
- FICA and W-2 Service Included
- 12 month extension of coverage during sabbatical leave

Life & AD&D

- Waiver of premium eligibility to age 67 with maximum to Social Security Normal Retirement Age
- 80% Accelerated Death Benefit
- Child Life – Full benefit from live birth to age 25
- First child automatically covered for 30 days at no cost
- 12 month extension of coverage during sabbatical leave

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Workplace Possibilities℠ Program[1]

Included with The Standard's Long Term Disability coverage. This program helps employees stay at or return to work sooner with measurable results.

Wisconsin School Districts have access to an on-site Workplace Possibilities consultant who works with our team of experts in ergonomic interventions, work accommodations and behavior-related disabilities.

Check out the Workplace Possibilities interactive tool.

Employee Assistance Program[2]

Included with The Standard's Long Term Disability coverage for clients under 2,500 lives. Employees, dependents and household members have access to services, including 24/7 counseling and assessment by master's-level counselors, legal assistance and financial planning services.

Travel Assistance Program[3]

Included with The Standard's Life coverage. This service provides an additional sense of security for insured employees and their family members when traveling 100 or more miles from home. Coverage includes travel emergencies; medical, legal and travel-related issues; and non-emergency support such as trip planning.

Health Maintenance Screening[4]

This benefit can be included with our Supplemental products. Employees and covered dependents will receive a cash benefit each calendar year when they complete any one of the 22 covered wellness exams.

More Value-Added Services >

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Life Services Toolkit[5]

Included with The Standard's Life coverage. Employees have access to online resources and tools, including state-specific will preparation and other estate planning documents. Beneficiaries can receive grief and loss support by phone, online and face to face. They can also take advantage of access to financial counselors, legal consultation and more.

Health Advocacy

Included with The Standard's Short Term Disability[6] and Critical Illness[7] coverages. This service provides a dedicated personal health advocate who assists with a wide range of healthcare-related services designed to alleviate the burden placed on employers and employees to resolve healthcare issues.

Social Security Assistance

We assist claimants free of charge and have a 98% award rate.[8]

AD&D Occupational Assistance[9]

Included with The Standard's Life and AD&D coverage. This service helps employees who experience a specified accidental dismemberment return to work and productive living with the aid of a Workplace Possibilities consultant.

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ADAAA Accommodation Services

Our accommodation specialists support employers through the Americans with Disabilities Act Amendments Act interactive process to ensure their HR teams are approaching each employee's needs consistently and objectively. Through the support of our accommodation specialists, we not only lighten the burden on HR but also help mitigate risk.

ADAAA accommodation services that add value:

- Assistance and review of eligibility for all employees
- A single point of contact for employers and employees
- Clinical and ergonomic specialists
- Collaboration with medical providers
- Coordination of the delivery and installation
- Up-to-date open case reporting

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Products

- Life
- Accidental Death and Dismemberment
- Long Term Disability
- Short Term Disability
- Guaranteed Standard Issue Individual Disability Insurance
- Dental
- Vision
- Critical Illness[10]
- Accident Insurance[10]
- Hospital Indemnity[10]

Capabilities

- Enrollment
- Electronic Evidence of Insurability
- Alternate funding solutions
- Electronic Beneficiary Designation
- Waiver of Premium coordination
- Employer portal with online billing, claim submission and reporting

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1 Covers an employer's approved expenses up to $25,000 for accommodations that result in staying at work or returning to work after disability.

2 The EAP service is provided through an arrangement with Health Advocate℠, which is not affiliated with The Standard. Health Advocate is solely responsible for providing and administering the included service. EAP is not an insurance product and is only available while insured under The Standard's group policy.

3 Travel Assistance is provided through an arrangement with Assist America, Inc. and is not affiliated with The Standard. Travel Assistance is subject to the terms and conditions, including exclusions and limitations of the Travel Assistance Program Description. Assist America, Inc. is solely responsible for providing and administering the included service. Travel Assistance is not an insurance product. This service is only available while insured under Standard Insurance Company's Life insurance policy. Standard Insurance Company may change providers or terminate service at any time.

4 HMS Benefit is not available in all states.

5 Life Services Toolkit is provided through an arrangement with Health Advocate and is not affiliated with Standard Insurance Company. Health Advocate is solely responsible for providing and administering the included service. This service is only available while insured under Standard Insurance Company's Life insurance policy. Standard Insurance Company may change providers or terminate service at any time.

6 Health Advocacy Solutions are provided through an arrangement with Health Advocate℠ which is not affiliated with Standard Insurance Company. Health Advocate is solely responsible for providing and administering the included services. This service is only available while insured under the applicable STD insurance policy. The Standard may change providers or terminate service at any time. Health Advocate does not replace health insurance coverage, provide medical care or recommend treatment.

7 When we approve a Critical Illness claim, we'll send the employee information about Health Advocacy Select. This service is provided through an arrangement with Health Advocate℠, a leading health advocacy and assistance company. Health Advocate is not affiliated with The Standard or any insurance or third-party provider, and does not replace health insurance coverage, provide medical care or recommend treatment. Eligibility varies by state. This service is not available in all states.

8 Award rate based on The Standard's internal statistics as of Oct. 2024.

9 AD&D Occupational Assistance service includes certain limitations and exclusions. Expenses are covered only if recommended by a Workplace Possibilities consultant. AD&D Occupational Assistance is not an insurance product.

10 This is a limited benefit policy. Not all benefits are available in all states.

Each policy has exclusions and limitations, reduction of benefits, and terms under which the policy may be continued in force or terminated. Please contact The Standard for additional information, including costs and complete details of coverage.

GP190-LTD/S399, GP399-STD, GP190-LIFE/S399, GP1219-LIFE, GC1219-LIFE, GP494-ADD/S399, 9000 WI Rev. 04-13, GP0614-ACC, GC0614-ACC, GP0614-CI, GC0614-CI, GP0614-HI, GC0614-HI, ICC17-B180GSI

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