



Business Resiliency at The Standard in Response to COVID-19

As the scope and complexity of the coronavirus/COVID-19 outbreak grows, The Standard is confident in our response and in our continued ability to meet and exceed customer expectations.

Our preparations

In February, The Standard activated its emergency operations center to guide planning and execute an effective response to this rapidly evolving situation. Our response is focused on safeguarding the health of our employees and protecting our business operations so we can continue to provide exceptional customer service.

Key actions to date include:

- Strictly limiting business travel and group meetings
- Ensuring companywide work-from-home capability for our employees should outbreaks occur
- Providing hand sanitizer in each of our offices and raising awareness about the importance of proper handwashing techniques
- Increasing cleaning and sanitization frequency in our offices

Our customer-facing employees work from multiple locations across the U.S., and we have ample work-from-home capacity and time zone coverage should the virus affect any of our regional locations. We have also communicated with our third-party providers to confirm they have comprehensive business continuity plans and capabilities similar to ours. We will continue to monitor and adjust our plans as the situation evolves.

Despite external factors, our focus has not changed — we will provide continued support and the best possible experience for our customers.

Claims questions specific to COVID-19

The rapid global spread of the virus and heightened concerns about the possibility of quarantines are prompting an increase in questions about the criteria for short term disability claims. The Standard will evaluate each claim for short term disability benefits due to the claimant's COVID-19 diagnosis based on the specific facts and the applicable group STD insurance policy.

As always, The Standard will remain flexible and work with affected customers and employers on a case-by-case basis. We are exploring all contingencies to support our customers as they navigate through this outbreak, and we have taken the necessary steps to handle a potential increase in claims if the need arises.

Are employees eligible for STD benefits if placed under quarantine?

There are a wide variety of scenarios under which an individual may be quarantined, ranging from a voluntary self-quarantine without a COVID-19 diagnosis to a mandated quarantine with a diagnosis.

If an individual is quarantined as directed by a licensed health professional or government agency, we will assess a claim for benefits as follows:

- If the individual has been diagnosed with COVID-19 and is unable to work from home, they will remain insured and eligible under the group STD policy.
- If the individual has not been diagnosed and is unable to work from home, they will retain coverage and eligibility under the STD policy should they eventually become disabled.

It is important to remember that under most STD policies a covered individual must be unable to work, either at their place of employment or from home, and must experience a loss of income to be eligible for STD benefits in all cases.

Does a work-from-home arrangement for my employees affect their coverage?

No. If the employer has approved work-from-home arrangements due to COVID-19 public health concerns, we will consider the covered employee actively at work under the group STD policy.

Does a diagnosis of COVID-19 qualify an employee for STD benefits?

Such individuals will retain coverage under the STD policy for the duration of quarantine, and we will evaluate any claim for disability benefits individually.

If my employees are traveling and unable to return home due to COVID-19 concerns, can they use the Travel Assistance benefit under our group policy?

Yes. Travel Assistance for employees with that benefit will remain available to your covered employees. If an individual has tested positive for COVID-19, their request would be treated like a standard medical case. If the individual is eligible for transport benefits, those benefits would be arranged in accordance with the departing and receiving country's government clearance on flying.

All individuals should ensure they have the latest travel advisories regarding the coronavirus and their intended destination. This information can be accessed at the following site:

<https://travel.state.gov/content/travel/en/traveladvisories/traveladvisories.html/>