Returning to Work After a Loss — Call on Us for Help

AD&D Occupational Assistance

At Standard Insurance Company (The Standard), we understand how hard it can be to move forward after a serious loss due to an accident. Recovering physically is the first step. If you need some extra help getting back to work — call on us.

Your group insurance from The Standard includes AD&D Occupational Assistance. You can get personal assistance with challenges you face returning to work with your current employer. If that's not possible, we can help you train for and find a different job.

Just call the number shown here to connect with one of our Workplace Possibilities℠ consultants. These are the same certified experts we offer to help people get back to work after a short term or long term disability leave. You'll have access to services — covering expenses up to $10,000 — for two years following your accident.

To connect with a consultant, call our Workplace Possibilities team at 855.977.7764.

How AD&D Occupational Assistance Works

continued on reverse

Standard Insurance Company
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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. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.

Details and FAQ

We sent this information along with your claim letter to give you more details about AD&D Occupational Assistance. Here are some answers to questions you may have about the types of accidents and losses that are covered, as well as what's included and what's not.

Am I eligible for AD&D Occupational Assistance?

You're eligible for AD&D Occupational Assistance if you are insured under group AD&D insurance from The Standard and had an accident that resulted in any of the losses listed below. Even if your policy doesn't pay a benefit for the loss.

Loss of:

- One or both hands or feet, thumb and index finger of the same hand, sight in one or both eyes, hearing in both ears, speech, or any combination of these losses.
- Paralysis, including: quadriplegia, triplegia, hemiplegia, paraplegia, or uniplegia.

All losses must be caused solely and directly by an accident, independently of all other causes, and occur within 365 days of the accident. Losses must be certified by a physician in the appropriate specialty.

Are there any exclusions?

If your accident was caused by or contributed to by any of the circumstances listed here, you won't be eligible for AD&D Occupational Assistance.

1. War or act of war
2. Self-inflicted injury
3. Committing or attempting to commit assault, felony or actively participating in a riot or violent disorder
4. Voluntary use of poison, chemical compound, alcohol or drug, unless consumed according to the directions of a physician
5. Sickness existing at the time of the accident
6. Heart attack or stroke
7. Medical or surgical treatment for any of the above

What types of services are covered?

AD&D Occupational Assistance may cover up to $10,000 of approved services to help you return to work, including the cost of the consultant's time, development of a rehabilitation plan, recommended job or skills training and assistance developing reasonable accommodations at your workplace. It may also include all or part of the cost to purchase and install ergonomic or medically-necessary adaptive equipment, as well as follow-up consultations. All expenses must be a result of recommendations made by a Workplace Possibilities Consultant and approved by Standard Insurance Company.

Services must be initiated within two years following the date of your accident.

We appreciate the opportunity to help you with the next step in your work life. If you have questions about this service, please contact your human resources department.