



COVID-19/Coronavirus Statement

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

Our response

In February, The Standard activated its emergency operations center to guide planning and execute an effective response to the 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:

- Limiting business travel and group meetings
- Creating additional capacity for remote work options if 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 should the virus affect any of our locations. 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 disease 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 of each claim 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 be prepared to support our customers as they navigate through this crisis. And we have taken the necessary steps to handle a potential increase in claims if the need arises.