



Increase  
Options Online

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# Increase Option eApp

## Help Your Clients Apply for Increase Options or Renewals Online



Is it time for your client to apply for a benefit increase? Now they can do it online using the Increase Option eApp\* for a convenient, electronic experience.

The Increase Option eApp uses the same platform as The Standard's other online IDI applications. And the system allows you to upload key documents to submit with your client's application.

Share the online application with your client to complete and sign, any time.

The application is available for up to 30 days after you start it.

\* The Increase Option eApp is not available in FL and NY.

Standard Insurance Company | [standard.com/di](https://standard.com/di)

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.

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**For Producers Only**

Increase Option eApp Interactive Guide



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## Starting Your Client's Increase Option eApp

To prepare for this application, make sure to have your client's policy number, increase option illustration and income documentation available, if needed.

Use the [Understanding Income Documentation](#) flyer to find acceptable information to submit with the increase application.

### Start the Increase Option eApp

**Go to your My Home account**, same as you would to start eApp.

Select **New Activity** from the top right navigation bar

- Enter your client's state of residence of their base policy
- Select the Product Type from the drop down menu

A screen showing you the forms required for your application will be listed, including:

- Quick Questions to Get Started
- Producer instructions and Information Report
- Application for Policy Increase Wizard

Next, select **Create** to start the application.

**Rename the application** with the client's First and Last names.

**Note:** Renaming the application allows for easier identification of an application in the General Agent's review queue and producers' all activities listings.

The screenshot shows two screenshots of the application interface. The top screenshot is titled "Create New Application" and shows a form with "Jurisdiction" set to "Kansas" and "Product Type" set to "Select Product Type". Below this are three rows of application options, each with "Disability Income" and "The Standard" listed, and a "Create" button. The second row is highlighted, showing "Increase Option" as the product type. The bottom screenshot is titled "Increase Option" and shows a "Required Forms" section with three items checked: "Quick Questions to Get Started", "Producer Instructions and Information Report", and "Application for Policy Increase Wizard". Below this is a "Click 'Create' to proceed." button. At the bottom, there is a "Create Activity" section with a "Name:" field containing "Sally Smith" and "Increase Option", and "Create" and "Cancel" buttons.



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## Agent and Producer Information

Next up is adding agency and producer information.

After entering the Agent information, you can opt to upload your client's illustration and income documentation, if needed.

Just click **Yes** in response to **Will you upload an illustration?** or **Will you upload income documentation?**

A dialogue box and upload window will appear automatically if you mark **Yes** to either of these questions. Follow the system upload directions.

The Producer Information Report is integrated into this application.

On the next screen for Producer Information, **select the number of producers** for the application. You can credit the application to up to four producers. You'll need each producer's percentage of the application and their primary phone number.

Provide information for the primary producer first.

- Answer question if the increase or renewal is intended to replace an existing coverage
- Provide billing instructions
- Add any additional remarks that may affect insured's eligibility
- Provide information for additional producers



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## Client Information

On the Proposed Insured page, you will need to provide the client's contact and personal information. At minimum, you must fill in client name, Social Security number, date of birth and mobile phone number to send the application to the client to fill and sign.

Clients will also need to provide:

- **Policy number**  
If the policy number is unavailable or unknown, indicate **Unknown**.  
This is a required field and cannot be left blank.
- **Employment and salary information**
- **Insurance applying for**, multiple options may be selected:
  - **Purchase/Renew Increase Option**  
Request an increase in basic monthly benefit or renew the Benefit Increase Rider
  - **Accelerated Option**  
Include the date LTD coverage was lost or the date income increased
  - **Renew Automatic Increase Benefit**
  - **Business Buy-Out Expense\***  
Request an increase in the aggregate benefit amount
  - **Business Overhead Expense\***  
Request an increase in the base amount
  - **Other**

**Note:** The application does not provide an electronic option to submit the business owner's Application Supplement in the Increase Option eApp.

| Insurance Applied For    |  |
|--------------------------|--|
| Select all that apply    |  |
| <input type="checkbox"/> | <b>Disability Income</b>   |
| <input type="checkbox"/> | Purchase/Renew Increase Option:  |
| <input type="checkbox"/> | Accelerated Option - Check reason(s) and provide date(s):                            |
| <input type="checkbox"/> | Renew Automatic Increase Benefit   |
| <input type="checkbox"/> | <b>Business Buy-Out Expense*</b><br>*Include the appropriate Application Supplement  |
| <input type="checkbox"/> | <b>Business Overhead Expense*</b><br>*Include the appropriate Application Supplement |
| <input type="checkbox"/> | <b>Other (specify)</b>   |
| <input type="text"/>     |  |


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## Client to Fill and Sign

- The agency or producer can send a link for the Increase Option eApp to the client to complete, review, sign and submit. They will not be able to see any of the agency or producer screens in their view.
- To send to your client, go to the **Other Actions** tab in your upper right hand navigation.
- Use the drop-down menu to select **Request Client to Fill & Sign**.

Request Clients to Complete Filling and Signing Application

|   |   |
|---|---|
| Your Name: <input type="text" value="John Doe"/>            | Subject: <input type="text" value="Sally Smith - Increase Option - Please Complete Your Application"/>  |
| Your Email: <input type="text" value="producer@email.com"/> | Message: <div style="border: 1px solid #ccc; padding: 5px; min-height: 150px;">           Dear &lt;CLIENT_NAME&gt;,<br/><br/>           Thank you for applying for individual disability insurance from The Standard.<br/><br/>           &lt;a href=&lt;URL_LINK&gt;&gt;Please sign your Sally Smith Increase Option here.&lt;/a&gt;<br/><br/>           To login in, please enter your birth date and last four digits of your Social Security number. You'll be asked to accept the disclosure terms and consent to conducting business electronically.         </div> |

Primary  Insured

Name:

Email:

Last 4 Digits of SSN/Government ID:

\* Birth Date:

Mobile Number:

The primary signer will receive an email message with instructions to complete the forms and signature.

After the primary signer completes the signature, other signers will receive an email with instructions to complete their signatures.

- A request screen will come up with the client's information pre-filled.
  - You can send an email to the client with a unique link to their application. You'll see the subject line of the email in the Request screen.
  - Or you can create a link to the application. You can send the unique link and password via email or text messages to the client.



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## Client E-signing

When the client logs in, they can review the information entered and see if any information is missing by checking the top bar. If a **red exclamation mark** shows, one or more required responses are missing or incomplete.

Clients can find incomplete fields by clicking the red exclamation icon. Missing information will show below. If you click on the missing information rectangle, the system will take you directly to that field.

**Note:** Your clients validate their identity when they log into the application, verifying the information provided by you — such as date of birth and social security information. A verification code is also sent to their cell phone number needed to log into the application.

The client may only need to review information and sign.

If all fields in the application are complete, clients will see:

- A **green check mark** on top of the application navigation
- The blue Sign Application button
- Clients will see a pop up dialogue box saying it's time to sign the application

They'll click the blue **Sign Application** button to start their signing process. From there, clients receive prompts within the system to complete signing and submit their application.

When the application is signed, it goes to the Agent's review queue. Your agency will have a few business days to review and add additional documentation, if needed and submit it to The Standard.

After three business days, the application will automatically be sent to The Standard.

You can review your clients' applications in your **All Activities** drop down, from the top right menu bar.