

Frequently Asked Questions About Filing For Life Insurance Benefits

The following questions and answers will help provide information regarding how your beneficiaries can apply for benefits under the Group Life insurance coverage you have enrolled in with Standard Insurance Company. The steps outlined below will enable them to access our efficient claims services quickly and easily.

How Is A Claim For Life Insurance Benefits Initiated?

To file a claim, contact Standard Insurance Company at 800.628.8600. Let them know you are calling to file a claim under the County of San Mateo Group Insurance Policy. You will need the following information available for the call:

- The name of the deceased
- The deceased's personal information such as their social security number, date of birth and date of death
- The name of County of San Mateo employee and their social security number, if different from the deceased
- Your address and telephone number

What happens after a claim is reported?

The Standard will review the claim and mail a letter to the named beneficiary(ies) along with a Beneficiary Statement. The letter will include a request for one copy of the certified death certificate to be returned along with the completed Beneficiary Statement.

Where does the beneficiary send the completed Beneficiary Statement and death certificate?

Completed Beneficiary Statements may be sent via FAX to 888.414.0389 or mailed to the following address.

Standard Insurance Company
Life Benefits Department
P.O. Box 2800
Portland, OR 97208

Street address:
19225 NW Tanasbourne Drive
Hillsboro, OR 97124

The Standard must receive an original certified death certificate for any claim of \$250,000 or more.

How long does it normally take to make a claim decision?

In general, once The Standard receives the required claim documents, it will take approximately one week to review the claim and determine if payment can be made or if additional information is needed.

Who should I or my beneficiary call for questions about a claim?

Call The Standard's Life Benefits Department at 800.628.8600.

Who should I call with questions?

If you are looking for general information about the type of life insurance available to you or the amount of your life insurance coverage, please contact the County's Benefits Department at 650.363.1919.