The Standard Frequently Asked Questions

Effective January 1st, 2026

This document provides answers to commonly asked questions about our new U.S. life and disability insurance provider, The Standard.

1. What is The Standard?

The Standard is an insurance provider that offers voluntary employee-paid life insurance, accidental death and dismemberment, short-term disability (STD), and long-term disability (LTD) coverage beginning January 1st, 2026.

2. How do I sign up for one or more of these insurance policies with The Standard?

You can sign up for any of these insurance policies directly in Workday. Follow these instructions to do so.

3. How do I contact The Standard with questions or file a claim?

- For life insurance or AD&D questions, please call The Standard at (800) 628-8600.
- For short-term disability questions, please call The Standard at (800) 368-2859.
- For long-term disability questions, please call The Standard at (800) 368-1135.
- For leave of absence questions, please call at 866) 756-8116.
- For any questions about our leave or accommodation policies, please contact the Benefits Team at BenefitsServices@fi.com or (650) 350-5886.

4. What are the guaranteed issuance amounts?

Guaranteed issuance amounts are the coverage limits that can be obtained without requiring Evidence of Insurability. For employees, this amount is $250,000 for life insurance policies and $30,000 for spouses. All short-term and long-term disability policies have guaranteed issuance as well.

5. How do I set beneficiaries?

You can set your beneficiaries directly in Workday. View these instructions to get started.

6. When can I change beneficiaries?

You can change your beneficiaries at any time in Workday using the instructions above. Any updates will take effect immediately.

7. Can a Trust be named as a beneficiary?

Yes, you can name a Trust as a beneficiary for your life insurance policy.

8. Can I elect a life insurance policy for my spouse?

Yes, you can enroll your spouse in a life insurance policy if you have one. You can elect up to half of your policy coverage for your spouse.

9. Can I get a policy for just my spouse?

No, your spouse can only have a life insurance policy if you as the employee have a policy through The Standard.

10. Can I insure all of my dependents?

You can only insure yourself, spouse, or state-registered domestic partner. While your children can be beneficiaries on your policies, they cannot hold their own policy.

11. Will The Standard handle leave of absences as well as disability/life insurance administration?

Yes. In combination with the Benefits Team, The Standard will manage all disability and leave-related claims and services, including short-term and long-term disability.

12. Can I take my insurance with me if I separate from Fisher Investments?

Yes, if you were to leave Fisher Investments, you'd receive the option to continue your policy directly with The Standard after termination. Please note, the group rate you are receiving through Fisher Investments may not apply after termination.

13. How are costs for coverage determined?

Costs for coverage are based on factors such as personal demographics, coverage amount, and type of policy. When enrolling your policy in Workday, you'll be able to see your premium estimates prior to requesting a policy.

14. What is Evidence of Insurability?

Evidence of Insurability (EOI) is a process where the insurance provider evaluates your health to determine eligibility for coverage or to approve higher amounts of coverage. This may be required if you, or your spouse are applying for certain coverage amounts outside of guaranteed issuance.

If you or your spouse elect coverage that requires medical underwriting approval, you will receive an invitation to apply message from The Standard at the email address we have on record. There will be a link and log on instructions within the email.

15. What about my existing Hartford life or disability insurance policies?

If you already have a life or disability policy with The Hartford, your policy will automatically convert over to The Standard.

16. Can I keep my current Hartford life insurance policy and get a new one with The Standard?

No. Your existing Hartford policy will covert to The Standard.

17. Does my life insurance or other policy accrue value over time?

No, the life insurance policy is a term policy, which does not accumulate any cash value over time.

18. What is the eligibility process for New Hires and during Open Enrollment?

- **New Hire:** As a new employee, you will be eligible to enroll in the benefits and take advantage of the guaranteed issuance period during your initial enrollment.
- **Open Enrollment:** Open Enrollment occurs annually and provides an opportunity for employees to review and adjust their benefits, including life insurance, disability, and AD&D. The guaranteed issuance period will expire at the end of Open Enrollment on November 21st.

As a reminder, guaranteed issuance amounts are the coverage limits that can be obtained without requiring Evidence of Insurability. For employees, this amount is $250,000 for life insurance policies and $30,000 for spouses. All short-term and long-term disability policies have guaranteed issuance as well. The enrollment window for Fisher employees is always open. You will be able to enroll at anytime, but the guaranteed issuance period will expire.

19. How can I obtain documentation showing my coverage?

You can view your benefit elections in Workday using this guide. To view your policy details with The Standard, please visit their website www.standard.com/absence.

20. What if I'm signing up for STD during Open Enrollment, but I'm due in December?

If you don't have an existing Hartford STD policy, and are enrolling in STD for the first time, any STD claim caused by Physical Disease, Pregnancy or Mental Disorder, must go through a 60 day waiting period before the coverage kicks in and can be used. If your disability date is in 2025, that claim would still be filed with Hartford through December 31st, 2025. Any disability dates from January 1st, 2025 onward will be held with The Standard.

21. I already submitted a leave to The Hartford, does this mean I need to submit twice?

Effective January 1st, 2026, The Standard will take over the administration of your leave. This is an administrative change only. It does not impact your eligibility or the status of your current absence. Although you will be contacting The Standard regarding your leave of absence as of January 1st, 2026, please continue to contact The Hartford regarding any disability benefits that began prior to January 1st, 2026.

22. Will the Standard be able to tell me all of my leave options?

Yes, The Standard will provide you with all available leave options, including FMLA, STD, and other applicable benefits. You can also contact the Benefits Team at ext. 808-5886 or ~Benefits Services to learn about your options.

23. Can my ex-spouse port/convert their policy?

If your ex-spouse was previously covered under your policy, they may have the option to convert the coverage, subject to the terms of the policy.

24. Will the new premium apply when I move to a new age bracket?

Premiums will be based on the covered parties age as of January 1st. Age-banded rates are based upon the member or spouses age as of the last January 1st. So even if someone turns 70 on Jan 2, they were 69 on January 1. Therefore, the 65-69 rate would apply for the entire year.

25. Is there a lookback period for STD and LTD?

Yes, there is typically a lookback period for claims under STD and LTD policies. The Standard will provide specific details on how this works during your claim submission.

- **STD** claims have a 7-day benefit waiting period. Once you satisfy the 7-day waiting period, STD benefits are payable. Note: If you are paying for your STD premiums and do not sign up for insurance within 31 days of when you become eligible, you will have a longer benefit waiting period if your disability is due to a Physical Disease, Pregnancy or Mental Disorder. This longer benefit waiting period which is 60 days is only applicable if you are disabled within 12 months following your effective date from enrolling in the STD plan. This excludes anyone with a prior Hartford STD policy or anyone who enrolled in a new STD policy between November 3rd – November 21st, 2025. If your disability occurs after 12 months, your waiting period will be 7 days. The 60-day waiting period does not apply to accidental injuries even though it occurs during the 12-month period. The waiting period for an injury is always 7 days.

- **LTD** claims always have a 90-day benefit waiting period no matter when you apply for coverage (certain EOI requirements apply). Once LTD coverage becomes effective, if your disability occurs within 12 months from the effective date, a preexisting condition review will be necessary. A claim review will be completed to determine if you were seen or treated for your disabling condition during the 90-day period prior to your insurance becoming effective.

26. Can I enroll or make changes to these benefits outside of Open Enrollment?

Yes, you can enroll in a life or disability insurance policy anytime in Workday. Follow these instructions to do so.

Please note the guaranteed issuance period is only November 3rd - 21st. Any enrollments after that are not guaranteed and may be subject to evidence of insurability.

27. What is the maximum life or AD&D policy I can elect?

For life insurance, employees can elect between $10,000 - $1,500,000 in coverage. For accidental death and dismemberment (AD&D), employees can elect between $10,000 - $750,000.