Underwritten by: American Heritage Life Insurance Company

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by American Heritage Life Insurance Company, Jacksonville, Florida in all states except New York. Product features and availability vary by state and are solely the responsibility of American Heritage Life Insurance Company.

Voluntary Insurance

Protect your finances from unexpected medical bills with valuable coverage



Your eligible Wellness exams:

- Biopsy for skin cancer
- Blood test for triglycerides
- Bone Marrow Testing
- CA125 (cancer antigen 125 – blood test for ovarian cancer)
- CA15-3 (cancer antigen 15-3 - blood test for breast cancer)
- CEA (carcinoembryonic antigen – blood test for colon cancer)
- Chest X-ray
- Colonoscopy
- Doppler screening for carotids or peripheral vascular disease
- Echocardiogram
- EKG (Electrocardiogram)
- Flexible sigmoidoscopy
- Hemoccult stool analysis
- HPV (Human Papillomavirus) Vaccination
- Lipid panel (total cholesterol count)
- Mammography, including Breast Ultrasound
- Pap Smear, including ThinPrep Pap Test
- PSA (prostate specific antigen – blood test for prostate cancer)
- Serum Protein Electrophoresis (test for myeloma)
- Stress test on bike or treadmill
- Thermography
- Ultrasound screening of the abdominal aorta for abdominal aortic aneurysms

Did you know you have a Wellness Benefit with the cancer plan you chose?

The Wellness Benefit provides a $25 benefit for the Low Plan and a $100 benefit for both the High and Premium Plans that is paid directly to you.

Each covered person is eligible for this benefit one time per calendar year.

Did you know there is no time limit to file a claim?

For claims older than one year, you can submit your documents by:

- **Mail to:** American Heritage Life Insurance Company
  4920 San Pablo Rd South, Suite 200C, Jacksonville, FL 32224
- **Fax:** 800.430.4188

Items that are NOT eligible for reimbursement:

- Routine physicals where a listed screening is not performed
- Screenings performed for an employee who does not have cancer and specified disease coverage with The Standard

How do I file my claim?

Visit the **MyBenefits** website to file your claim.
See pages 2 and 3 for instructions.
If you have any questions, please contact the **NCFlex Customer Care Center** at **866.232.1517**

Meeting Your Needs

- Our products are portable
- Pre-existing conditions do not apply
- 100% coverage also available for your dependents

NCFLEX
STATE INSURANCE PLANS
NCFLEX.ORG

ABJ35251X-4

mybenefits℠

secure online benefits access



Manage Your Account and File Claims

E-Signature
Upload, review and sign your claim electronically

Direct Deposit
Available for faster processing

View
Full policies, certificates and claim history

Download
Explanation of Benefits (EOB)

Anytime Access

Online access to coverage information, claims and more. Optimized for mobile devices, submitting claims is as easy as taking pictures of your documents and submitting them through MyBenefits.

Mobile Optimization

- Our MyBenefits app streamlines your claims submissions (see next page)
- Take pictures of your supporting documents and submit them via the app or through your mobile device

How to Register to Access MyBenefits

- Go to: standard.com/ahl/mybenefits (click “Create an account”)
- Enter account info: Social Security number, Zip code and Birthdate are required
- Create your account: Choose your User ID and Password
- Answer two security questions: User ID retrieval and Password reset

To find out more about what the MyBenefits site can offer, see the *information on page 3.*

mybenefits℠

Innovative online capabilities at your fingertips

Online Access 24/7
Access your claim and benefit information anytime, day or night

Message Center
Alerts you of claim status updates and other important information

Coverage Information
Print or view your coverage details or certificates on existing coverage

Mobile Friendly
Use your mobile device to upload pictures of your claim forms and supporting documents

Help Center
Gives you anytime access to our Forms Library, Upload Center, contact information and recent account activity

E-Signature
Upload supporting documents like hospital or doctor's bills, then review and sign your claim electronically

Fast Claims on the Go — We Have an App for That!



MyBenefits Website

- Accessible using a desktop, laptop, tablet or smartphone
- Viewable in a wide variety of browsers
- Website format allows for viewing and scaling of the site on each device without distortion

Register for access to MyBenefits at standard.com/ahl/mybenefits or download the MyBenefits app

MyBenefits App System Requirements

- Android and Apple iOS devices
- Android operating system 3.3 or greater
- Click "install" and the app's icon will load onto the device's home screen

Android

iOS

Download our free MyBenefits app for Android and Apple mobile devices

- The app saves you time and streamlines your claims submissions.
- You can take pictures of your supporting claim documents, like a hospital or doctor's bill, and upload them via the MyBenefits app.
- Search for "The Standard - MyBenefits" on the App or Play store

Rev. March 2026. This material is valid as long as information remains current, but in no event later than March 1, 2029. Benefits are provided under policy form GVCP2 or state variations thereof, and are underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL). The coverage provided is limited benefit supplemental insurance. For costs and complete details, including availability, variations by state, exclusions, and limitations, you may contact your representative from The Standard.