Group Accident Insurance

Helps Protect Family Finances — Because Accidents Happen

TheStandard®

Accidents can have a big impact on a family's life and their finances.

Even with medical insurance, they'll face out-of-pocket costs such as deductibles and co-pays. This coverage from Standard Insurance Company (The Standard) can help. It pays benefits directly to employees for treatment they or covered family members receive due to an accident. From minor to catastrophic.

Employees can use the cash from the benefit payment to help with medical expenses — or on anything they choose.

What makes our Accident coverage stand out:

1 | **Generous Youth Organized Sports Benefit** pays an extra 25% of the total benefits paid if a covered child 18 or younger is injured while playing an organized sport. No annual limit.

2 | **Includes more than 100 benefits** — such as emergency room, hospitalization, physician office visits and more.

3 | **Line of Duty Benefit pays 100%** of the AD&D benefit for employees injured in the line of duty.

Benefits Example*

Child's Injury During Basketball Tournament

Urgent care visit and x-ray: $50 each................**$100**

Dislocated elbow..**$800**

Arm and wrist fractures: $550 each...............**$1,100**

Follow-up appt...**$100**

Total expenses..$2,100

+ Youth Organized Sports Benefit...............$525
(25% of subtotal)

Total paid directly to employee.................$2,625

* Example is for illustration only. Eligibility for benefits and amounts paid will vary.

Key Details at a Glance

- **Coverage is easy and portable.** No medical questions asked and there's no policy termination age for employees or spouses. Employees can keep their coverage if they leave their jobs.
- **Protection for loved ones.** Expanded issue ages for employees and spouses: from 18-99 (except in CA and NY). For Children: birth to age 26 (coverage ends at 26).
- **Flexibility for employers.** Non-contributory coverage is available: Composite rates; Employee or Employee + Dependent coverage; no dependent buy up. Non-occupational or 24-hour coverage — employer's choice. You can add optional benefits (see reverse) and remove AD&D benefits from the plan.
- **Additional benefits.** If multiple fractures and/or dislocations occur in a covered accident, The Standard pays for each one. Critical Care Admission and Daily Critical Care Confinement benefits are included. They pay in addition to the Hospital Admission and Daily Hospital Confinement benefit.

Continued on next page

Employers Choose From 3 Plan Designs[1]

	SELECT	ENHANCED	PREMIER
Emergency Care Benefits			
Air Ambulance	$600	$800	$1,500
Blood, Plasma, Platelets	$150	$300	$600
Emergency Dental/Crown	$150	$200	$350
Emergency Room Visit	$100	$150	$200
Ground Ambulance	$200	$300	$600
Initial Care/Urgent Care Benefit	$50	$50	$60
Major Diagnostic Exam	$100	$200	$300
Outpatient X-Ray	$25	$50	$60
Specific Injury Benefits			
Burns (varies per degree)	$100 - $7,500	$200 - $10,000	$500 - $12,500
Coma	$5,000	$7,500	$15,000
Concussion	$100	$150	$200
Eye Injuries	$150	$200	$300
Lacerations (varies per length of cut)	$50 - $400	$75 - $500	$100 - $800
Skin Grafts (% of burn benefits)	25%	25%	50%
Fractures (varies per bone)	$75 - $5,500	$100 - $8,000	$200 - $10,500
Dislocations (varies per bone)	$100 - $3,000	$150 - $5,000	$200 - $7,000
Surgical Benefits (amount may vary per surgery method)			
Knee Cartilage	$150 - $400	$200 - $750	$250 - $1,000
Ligament/Tendons/ Rotator Cuff	$150 - $600	$200 - $1,000	$250 - $1,500
Surgery: Abdominal or Thoracic	$150 - $1,000	$200 - $1,500	$450 - $2,000
Surgical Facility Benefit	$50	$150	$500
Hospital Benefits			
CCU Admission	$500	$750	$1,000
Daily Rehab Facility (per day up to 90 days)	$50	$100	$150
Daily CCU (per day up to 15 days)	$200	$200	$200
Hospital Admission	$500	$1,000	$1,500
Daily Hospital Confinement (per day up to 365 days)	$100	$200	$400
Follow Up Care			
Follow-Up Care – per day	$50 – up to 2	$50 – up to 2	$70 – up to 3
Therapy Service – per day	$50 – up to 2	$50 – up to 3	$50 – up to 4
Chiropractic Care – per day	$25 – up to 2	$50 – up to 2	$60 – up to 2
AD&D			
Accidental Death (Employee)	$25,000	$50,000	$100,000
Paralysis (varies based on type)	15-30% of AD		
Loss of Sight or Hearing (varies if 1 or both eyes or ears)	15-30% of AD		
Common Carrier	100% of AD		
Line of Duty Benefit	100% of AD		

Employers Can Customize with Optional Benefits

Automobile Accident Coverage

Provides an additional $500 or $1,000 benefit for injuries sustained by an insured travelling in an automobile involved in an auto accident.

Health Maintenance Screening Benefit

Pays $50, $75 or $100 once per insured per calendar year for receiving one of 20-plus covered health screenings, including testing for novel infectious diseases, mental health assessment, lipid panel or mammography.

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1 This chart is only a partial listing of benefits offered. If benefit requirements are met, benefits are paid once per covered accident unless otherwise noted. This is a limited benefit policy. This policy has exclusions, limitations and terms under which the policy may be continued in force or terminated. The amount of benefits provided depends on the policy selected. Premium will vary according to the selection made. Please contact The Standard for additional information, including costs and complete details of coverage.

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