Group Accident Insurance

Helps Protect Family Finances — Because Accidents Happen



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

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.

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

Employers Choose From 3 Plan Designs¹

SELECT ENHANCED PREMIER				ۍ
Emergency Care Benefits		₽	수 수	수수
Air Ambulance \$600 \$800 \$1,500 \$1,500 \$100d, Plasma, Platelets \$150 \$300 \$600 \$100d, Plasma, Platelets \$150 \$300 \$600 \$100d, Plasma, Platelets \$150 \$300 \$600 \$150 \$200 \$350 \$100 \$150 \$200 \$350 \$100d, Plasma, Platelets \$100 \$150 \$200 \$350 \$100d, Plasma, Platelets \$200 \$300 \$600 \$100d, Plasma, Platelets \$200 \$300 \$600 \$100d, Plasma, Platelets \$200 \$300 \$600 \$100d, Plasma, Platelets \$200 \$300 \$300 \$300 \$300 \$300 \$300 \$300		SELECT	ENHANCED	PREMIER
Blood, Plasma, Platelets	En	nergency Care B	enefits	
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 \$2200 \$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 \$200 - \$10,000 \$500 - \$12,500 Conaa \$5,000 \$7,500 \$200 - \$10,000 \$500 - \$12,500 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) \$75 - \$5,500 \$100 - \$8,000 \$200 - \$7,000 Surgical Benefits (amount may vary per surgery method) Knee Cartilage \$150 - \$400 \$200 - \$750 \$250 - \$1,000 Surgery: Abdominal or Thoracic \$150 - \$400 \$200 - \$1,500 \$250 - \$1,500 Surgery: Abdominal or Thoracic \$150 - \$1,000 \$200 - \$1,500 \$200 - \$1,500 Daily Rehab Facility Benefit \$50 \$150 \$150 \$500 Hospital Benefits CCU Admission \$500 \$750 \$1,000 Daily Rehab Facility (per day up to 90 days) \$200 \$200 \$200 Hospital Admission \$500 \$1,000 \$1,500 Daily Robal Admission \$500 \$1,000 \$1,500 Daily Robal Admission \$500 \$1,000 \$1,500 Therapy Service – 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 2 \$60 – up to 2 AD&D Accidental Death (Employee) \$250 up to 2 \$50 – up to 2 \$60 – up to 2 AD&D Loss of Sight or Hearing (varies based on type) Loss of Sight or Hearing (varies to 4D)	Air Ambulance	\$600	\$800	\$1,500
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 \$150 \$200 Concussion \$100 \$150 \$200 Eye Injuries \$150 \$200 \$300 Lacerations (varies per length of cut) \$50 \$400 \$75 \$500 \$100 \$100 \$100 Eye Injuries \$150 \$200 \$300 Lacerations (varies per bone) \$75 \$5,500 \$100 \$800 Skin Grafts (% of burn benefits) \$25% \$50 \$100 \$8,000 \$200 \$100 \$800 Surgical Benefits (amount may vary per surgery method) Knee Cartilage \$150 \$400 \$200 \$750 \$250 \$1,000 Surgical Facility Benefit \$50 \$100 \$200 \$1,000 Surgical Facility Benefit \$50 \$150 \$500 Hospital Benefits CCU Admission \$500 \$750 \$1,000 Daily Rehab Facility (per day up to 90 days) Daily CCU (per day up to 15 days) Daily CCU (per day up to 15 days) Surgical Confinement (per day up to 365 days) Follow Up Care Follow Up Care Follow Up Care – per day \$50 – up to 2 \$70 – up to 3 Therapy Service – per day \$50 – up to 2 \$50 – up to 2 AD&D Accidental Death (Employee) \$250,000 Sauges of Sight or Hearing (varies if 1 or both eyes or ears) Common Carrier	Blood, Plasma, Platelets	\$150	\$300	\$600
Ground Ambulance \$200 \$300 \$600 Initial Care/Urgent Care Benefit \$50 \$50 \$60 Major Diagnostic Exam \$100 \$2200 \$300 Outpatient X-Ray \$25 \$50 \$60 Specific Injury Benefits Burns (varies per degree) \$100 - \$7,500 \$200 - \$10,000 \$15,000 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 - \$8000 Skin Grafts (% of burn benefits) \$57 - \$5,500 \$100 - \$8,000 \$200 - \$10,500 Dislocations (varies per bone) \$75 - \$5,500 \$100 - \$8,000 \$200 - \$7,000 Surgical Benefits (amount may vary per surgery method) Knee Cartilage \$150 - \$400 \$200 - \$7,500 \$200 - \$7,000 Surgical Facility Benefit \$50 \$200 \$200 - \$7,000 Surgical Facility Benefit \$50 \$150 \$500 \$200 - \$1,000 Bully Rehab Facility (per day up to 15 days) \$200 \$200 \$1,000 Daily Rehab Facility (per day up to 90 days) \$200 \$200 \$1,000 \$200 \$1,500 Daily Group Admission \$500 \$100 \$200 \$200 \$1,500 Daily CCU (per day up to 15 days) \$200 \$200 \$1,000 \$200 \$1,500 Accidental Death (Employee) \$50 - up to 2 \$70 - up to 3 Therapy Service - per day \$50 - up to 2 \$50 - up to 2 \$60 - up to 2 AD&D Accidental Death (Employee) \$250,000 \$150.000 \$100,000 Loss of Sight or Hearing (varies based on type) Loss of Sight or Hearing (varies based on type) Loss of Sight or Hearing (varies based on type) Loss of Sight or Hearing (varies based on type) Common Carrier \$100 \$600 \$400	Emergency Dental/Crown	\$150	\$200	\$350
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Specific Injury Benefits	Initial Care/Urgent Care Benefit	\$50	\$50	\$60
Specific Injury Benefits	Major Diagnostic Exam			
Burns (varies per degree) \$100 - \$7,500 \$200 - \$10,000 \$500 - \$12,500 Coma \$5,000 \$7,500 \$15000 \$15,000 \$15,000 \$150000 \$150000 \$150000 \$150000 \$150000 \$150000 \$150000 \$150000 \$150000 \$15000000000 \$150000000000	·		***	\$60
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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 - \$7,000 \$250 - \$1,000 Ligament/Tendons/ Rotator Cuff \$150 - \$600 \$200 - \$1,500 \$250 - \$1,500 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 \$1,500 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) \$50 - up to 2 \$50 - up to 2 \$70 - up to 3 Therapy Service – per day \$50 - 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) Loss of Sight or Hearing (varies if 1 or both eyes or ears) Common Carrier \$100% of AD	Burns (varies per degree)	\$100 - \$7,500	\$200 - \$10,000	\$500 - \$12,500
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 Surgery: Abdominal or Thoracic \$150 - \$600 \$200 - \$1,000 \$250 - \$1,500 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 CU (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) \$50 - up to 2 \$50 - up to 3 \$50 - up to 4 Chiropractic Care - per day \$50 - 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) Loss of Sight or Hearing (varies if 1 or both eyes or ears) Common Carrier \$100 \$200	Coma			
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(varies per length of cut) \$50 - \$400 \$75 - \$500 \$100 - \$800	Eye Injuries	\$150	\$200	\$300
Fractures (varies per bone) \$75 - \$5,500 \$100 - \$8,000 \$200 - \$10,500 \$100 - \$3,000 \$150 - \$5,000 \$200 - \$7,000 \$100 - \$3,000 \$150 - \$5,000 \$200 - \$7,000 \$100 - \$3,000 \$150 - \$5,000 \$200 - \$7,000 \$100 - \$3,000 \$150 - \$5,000 \$200 - \$7,000 \$100 - \$3,000 \$150 - \$5,000 \$200 - \$7,000 \$200 - \$7,000 \$150 - \$400 \$200 - \$750 \$250 - \$1,000 \$150 - \$600 \$200 - \$1,000 \$250 - \$1,500 \$150 - \$1,500 \$150 - \$1,500 \$150 - \$1,500 \$150 - \$1,500 \$150 \$150 \$150 \$150 \$150 \$150 \$150 \$	Lacerations (varies per length of cut)	\$50 - \$400	\$75 - \$500	\$100 - \$800
Dislocations (varies per bone) \$100 - \$3,000 \$150 - \$5,000 \$200 - \$7,000	Skin Grafts (% of burn benefits)	25%	25%	50%
Surgical Benefits (amount may vary per surgery method)	Fractures (varies per bone)	\$75 - \$5,500	\$100 - \$8,000	\$200 - \$10,500
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 3 \$50 – up to 3 Therapy Service – per day \$550 – 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) Loss of Sight or Hearing (varies if 1 or both eyes or ears) Common Carrier \$100% of AD	Dislocations (varies per bone)	\$100 - \$3,000	\$150 - \$5,000	\$200 - \$7,000
Ligament/Tendons/ Rotator Cuff Surgery: Abdominal or Thoracic Surgical Facility Benefit S50 Surgical Facility Benefit S50 S150 S150 S150 S150 S150 S150 S150	Surgical Benefits	(amount may var	y per surgery me	thod)
Surgery: Abdominal or Thoracic \$150 - \$1,000 \$200 - \$1,500 \$450 - \$2,000 \$Urgical Facility Benefit \$50 \$150 \$500 \$I1,000 \$I1,0	Knee Cartilage	\$150 - \$400	\$200 - \$750	\$250 - \$1,000
Surgical Facility Benefit \$50	Ligament/Tendons/ Rotator Cuff	\$150 - \$600	\$200 - \$1,000	\$250 - \$1,500
## Hospital Benefits ## CCU Admission	Surgery: Abdominal or Thoracic	\$150 - \$1,000	\$200 - \$1,500	\$450 - \$2,000
## Hospital Benefits CCU Admission	Surgical Facility Benefit	\$50	\$150	\$500
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 3 \$50 – 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) Loss of Sight or Hearing (varies if 1 or both eyes or ears) 15-30% of AD		Hospital Benef	its	
Sto	CCU Admission			\$1.000
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) Loss of Sight or Hearing (varies if 1 or both eyes or ears) Common Carrier \$100% of AD		\$50	\$100	\$150
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) Loss of Sight or Hearing (varies if 1 or both eyes or ears) Common Carrier \$100% of AD	Daily CCU (per day up to 15 days)	\$200	\$200	\$200
Daily Hospital Confinement (per day up to 365 days) Follow Up Care Follow-Up Care – per day \$50 – up to 2 \$50 – up to 2 \$50 – up to 3 \$50 – up to 3 \$50 – up to 3 \$50 – up to 2 \$60 – up to 2 AD&D Accidental Death (Employee) Paralysis (varies based on type) Loss of Sight or Hearing (varies if 1 or both eyes or ears) Common Carrier \$100% of AD		\$500	\$1,000	\$1,500
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) Loss of Sight or Hearing (varies if 1 or both eyes or ears) Common Carrier \$100% of AD	Daily Hospital Confinement (per day up to 365 days)	\$100	\$200	\$400
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) Loss of Sight or Hearing (varies if 1 or both eyes or ears) Common Carrier \$100% of AD		Follow Up Car	'e	
Chiropractic Care – per day \$25 – up to 2 \$50 – up to 2 \$60 – up to 2 AD&D Accidental Death (Employee) Paralysis (varies based on type) Loss of Sight or Hearing (varies if 1 or both eyes or ears) Common Carrier \$25 – up to 2 \$50 – up to 2 \$60 – up to 2 \$100,000	Follow-Up Care – per day			\$70 – up to 3
AD&D Accidental Death (Employee) \$25,000 \$50,000 \$100,000 Paralysis (varies based on type) Loss of Sight or Hearing (varies if 1 or both eyes or ears) Common Carrier 100% of AD	Therapy Service – per day	\$50 – up to 2	\$50 – up to 3	\$50 – up to 4
Accidental Death (Employee) \$25,000 \$50,000 \$100,000 Paralysis (varies based on type) Loss of Sight or Hearing (varies if 1 or both eyes or ears) Common Carrier 100% of AD	Chiropractic Care – per day	\$25 – up to 2	\$50 – up to 2	\$60 – up to 2
Paralysis (varies based on type) Loss of Sight or Hearing (varies if 1 or both eyes or ears) Common Carrier 100% of AD		AD&D		
Loss of Sight or Hearing (varies if 1 or both eyes or ears) Common Carrier 15-30% of AD 15-30% of AD	Accidental Death (Employee)	\$25,000	\$50,000	\$100,000
Common Carrier 100% of AD	Paralysis (varies based on type)			
100% of AD	Loss of Sight or Hearing (varies if 1 or both eyes or ears)			
	Common Carrier			
	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.

Standard Insurance Company 1100 SW Sixth Avenue Portland OR 97204

standard.com

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.

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.

GP0614-ACC Accident Insurance Detail Flyer ER/PR (1/21)

SI **20981**