Standard Insurance Company
Waco Independent School District
Group Policy #760684

Group Accident Insurance

Keep your finances on track when an accident happens.

Here's how Accident insurance works

1. You have an accident.	2. We pay you benefits.	3. You focus on getting better.
You submit a claim. Your health insurance covers some costs after you meet your deductible. But you still may have copays and a lot of out-of-pocket expenses.	Once we approve your claim, we'll pay you directly, not your medical providers. You decide how you spend the money.	With extra financial support from The Standard, you can focus on your recovery instead of worrying about expenses.

Here's what it does:

- Pays you directly, so you can choose how to spend the money.
- Take it with you if you leave your employer.
- Provides coverage without answering any medical questions.
- Gives you the option to cover your spouse and children.
- Pays an additional 25% of the total benefits paid if your child, 18 or under, is injured playing an organized sport that requires a registration form — no annual limit.
- If you sustain multiple fractures and/or dislocations in a covered accident, you'll receive payment for each of those injuries.
- Critical Care Unit Admission and Daily Critical Care Unit Confinement benefits pay in addition to the Hospital Admission and Daily Hospital Confinement benefits.
- Pays $50 for a health maintenance screening once per insured per calendar year for receiving one covered health screening.
- Simplifies claim submission by paying some related benefits without additional documentation on select approved claims.
- Provides 24-hour coverage, including coverage for accidents that occur on and off the job.

This coverage from Standard Insurance Company (The Standard) can help you stress less about unexpected medical bills.

Our Accident insurance includes 70+ benefits for covered injuries and treatment. You choose from 2 levels of coverage.

Emergency Care Benefits	Select	Premier
Air ambulance	$1,000	$2,000
Blood, plasma and platelets - transfusion	$400	$600
Emergency dental - crown	$250	$350
Emergency dental - extraction	$75	$150
Emergency room	$150	$250
Ground ambulance	$300	$600
Initial physician's visit[1]	$150	$250
Major diagnostic exam	$150	$300
Urgent care visit	$150	$250
Outpatient X-ray	$35	$75

1 Not payable if urgent care or emergency room visit benefits is payable.

Fracture Benefits Non-Surgical /Surgical	Select	Premier
Ankle, arm (shoulder to elbow), arm (elbow to wrist), collarbone, elbow, foot, hand, kneecap, lower jaw, shoulder blade, sternum, wrist	$1,200/ $2,400	$1,800/ $3,600
Bones of face, coccyx, nose, vertebrae	$800/ $1,600	$1,200/ $2,400
Finger, toe	$160/ $320	$240/ $480
Hip	$2,000/ $4,000	$3,500/ $7,000
Leg (hip to knee)	$1,500/ $3,000	$3,000/ $6,000
Leg (knee to ankle), pelvis, vertebral column	$2,250/ $4,500	$3,200/ $6,400
Rib	$300/ $600	$500/ $1,000
Skull (depressed)	$2,750/ $5,500	$5,250/ $10,500
Skull (non-depressed)	$1,000/ $2,000	$2,000/ $4,000
Chip fracture (% of the non-surgical fracture amount)	25%	25%

Specific Injury Benefits	Select	Premier
Burns, 2nd degree, <15%	$250	$750
Burns, 2nd degree, >15%	$1,000	$1,750
Burns, 3rd degree, <15%	$4,000	$7,500
Burns, 3rd degree, >15%	$10,000	$15,000
Coma	$7,500	$20,000
Concussion	$150	$225
Eye injuries: removal of foreign body or surgical repair	$225	$350
Lacerations, <2"	$50	$100
Lacerations, 2" - 6"	$175	$400
Lacerations, >6"	$400	$800
Skin grafts (% of burn benefit)	25%	50%

Surgical Benefits	Select	Premier
Knee cartilage, repair[2]	$500	$1,000
Knee cartilage, exploratory[2]	$150	$250
Tendon, ligament, rotator cuff, repair of one[3]	$550	$1,000
Tendon, ligament, rotator cuff, repair of two or more[3]	$800	$1,500
Tendon, ligament, rotator cuff, exploratory[3]	$275	$425
Ruptured disc, repair	$500	$1,000
Abdominal/thoracic, exploratory[4]	$200	$400
Abdominal/thoracic, laparoscopic[4]	$650	$1,000
Abdominal/thoracic, open[4]	$1,500	$2,250
Outpatient surgical facility	$100	$500

2 Once per covered accident, regardless of whether one or both knees require repair. If both exploratory and repair surgeries are performed, will pay repair benefit amount.
3 If two or more surgeries are required for the same covered accident, will pay the highest benefit amount.
4 If more than one surgery is required for the same covered accident, will pay the highest benefit amount.

Hospital Benefits	Select	Premier
Critical care unit admission	$1,250	$2,000
Daily rehab facility (per day)	$125/up to 90 days	$200/up to 90 days
Daily critical care unit confinement (per day)	$300/up to 15 days	$600/up to 15 days
Daily hospital confinement (per day)	$250/up to 365 days	$450/up to 365 days
Hospital admission	$750	$1,500

Dislocation Benefits Non-Surgical /Surgical	Select	Premier
Ankle, collarbone (sternoclavicular), elbow, foot (except toes), hand (except fingers), lower jaw, shoulder, wrist	$1,000/ $2,000	$1,500/ $3,000
Collarbone (acromio/separation)	$750/ $1,500	$1,100/ $2,200
Finger, rib, toe	$175/ $350	$275/ $550
Hip	$2,550/ $5,100	$3,850/ $7,700
Knee (not knee cap)	$1,600/ $3,200	$2,400/ $4,800
Spine	$750/ $1,500	$1,100/ $2,200
Partial dislocation (% of non-surgical amount)	25%	25%

Follow-Up Care Benefits	Select	Premier
Medical appliance (e.g., cane, wheelchair or brace)	$75	$200
Chiropractic care (per day)	$35/ up to 6 days	$60/ up to 6 days
Accident follow-up care (per day)	$60/ up to 6 days	$100/ up to 6 days
Hearing device	$400	$600
Prosthesis (one)	$500	$1,000
Prosthesis (two or more)	$800	$2,000
Therapy services (per day)	$50/ up to 6 days	$80/ up to 6 days

Additional Benefits	Select	Premier
Lodging (per day up to 30 days per accident)	$150	$200
Transportation (per day up to 30 days per accident)	$100	$200

Accidental Death & Dismemberment Benefits	Select	Premier
Accidental Death (you)	$25,000	$100,000
Accidental Death (spouse)	$12,500	$50,000
Accidental Death (child)	$6,250	$25,000

Accidental Dismemberment Benefits (% of AD&D Benefit)	Select	Premier
Loss of two or more fingers or toes	5%	5%
Loss of one finger or one toe	2%	2%
Loss of both hands or both feet	30%	30%
Loss of one hand or one foot	15%	15%
Loss of one hand and one foot	30%	30%
Loss of sight in both eyes or loss of hearing in both ears	30%	30%
Loss of sight in one eye or loss of hearing in one ear	15%	15%

Accidental Impairment Benefits (% of AD&D Benefit)	Select	Premier
Uniplegia	15%	15%
Paraplegia	30%	30%
Triplegia	30%	30%
Hemiplegia	30%	30%
Quadriplegia	50%	50%

Value Added AD&D Benefits (% of AD&D Benefit)	Select	Premier
Common Carrier Benefit (e.g., bus or subway)	100%	100%
Air Bag Benefit	10%	10%
Helmet Benefit	10%	10%
Repatriation Benefit	10%	10%
Seat Belt Benefit	10%	10%

Here's what it would cost you:

Coverage for	Monthly Premium for Select	Monthly Premium for Premier
You	$7.00	$12.48
You and your spouse	$12.00	$21.96
You and your children	$16.00	$25.96
You, your spouse and your children	$21.00	$35.44

See Accident insurance in action.

Ari was walking to their car on an icy morning. As they approached the car, their foot slipped on the ice, and they lost their balance. Instinctively, they extended their arm to break their fall. Unfortunately, the impact was too forceful, and they broke their wrist. Ari submitted documentation of their broken wrist to The Standard. In addition to receiving payment for their qualifying claim for a fractured wrist, The Standard automatically anticipated and sent payment for the following benefits, with no additional documentation required:

- Urgent care visit
- X-ray
- Follow-up visit



Their broken wrist required an additional follow-up visit with their doctor, three weeks after the first follow-up appointment. Ari submitted documentation for this second follow-up visit to The Standard to receive the benefit.

Important Details

Here's where you'll find the details about Accident Insurance.

Eligibility Requirements

To be eligible for this coverage, you must be 18 years old or older, a regular employee of Waco Independent School District actively working in the United States at least 20 hours per week, and a citizen or resident of the United States.

Temporary and seasonal employees, full-time members of the armed forces, leased employees, and independent contractors are not eligible.

You can choose to cover your spouse who must be 18 years old or older. A spouse is a person to whom you are legally married. You can also cover your children from birth through age 25. Your children cannot be insured by more than one employee. Your spouse or children must not be full-time member(s) of the armed forces. You cannot be insured as both an individual and a dependent.

A minimum number of eligible employees must apply and qualify for the proposed plan before coverage can become effective. If this requirement is not met, this plan will not become effective.

Your Effective Date

You must satisfy the eligibility requirements listed above, serve an eligibility waiting period, agree to pay premium, and be actively at work (able to perform all normal duties of your job) on the day before the scheduled effective date of insurance.

If you are not actively at work on the day before the scheduled effective date of insurance, your insurance will not become effective until the day after you complete one full day of active work as an eligible employee.

Exclusions

Benefits are not payable if an accident is caused by or contributed to any of the following:

- War or any act of war
- Suicide or other intentionally self-inflicted injury, while sane or insane
- Committing or attempting to commit an assault, felony or act of terrorism
- Active participation in a violent disorder or riot
- The voluntary use or consumption of any poison, chemical compound, drug or alcohol in excess of the legal limit in the state your accident occurred
- Sickness existing at the time of the accident, including any medical or surgical treatment or diagnostic procedure for a sickness
- Travel or flight in or on any aircraft, except as a fare-paying passenger on a commercial aircraft
- Engaging in high-risk sports or activities such as (but not limited to) bungee jumping, parachuting, base jumping, mixed martial arts or mountain climbing
- Practicing for, or participating in, any semiprofessional or professional competitive athletic contests for which any type of compensation or remuneration is received
- Routine eye exams and dental procedures other than a crown or extraction for a tooth or teeth as a result of a covered accident
- Riding in or driving any automobile in a race, stunt show or speed test
- Cosmetic surgery or other procedure to improve appearance, unless it is necessary to correct a deformity or restore bodily function after a covered accident
- An accident that occurs while you or your dependent is incarcerated in a jail or penal or correctional institution

When Your Insurance Ends

Your insurance ends if you notify your employer or policyholder to terminate your coverage, you stop making premium payments, your employment terminates, you cease meeting the member definition or the group policy terminates.

Child and spouse insurance ends when your insurance ends, they cease to meet the definition of child or spouse, you stop making premium payments for child or spouse insurance, spouse or child insurance is no longer offered under the group policy or the group policy terminates.

Group Insurance Certificate

If coverage becomes effective and you become insured, you may receive a group insurance certificate containing a detailed description of the insurance coverage, including the definitions, exclusions, limitations, reductions and terminating events. The controlling provisions are in the group policy, which may be amended retroactively in accordance with its terms.

IMPORTANT NOTICE TO PERSONS ON MEDICARE: THIS IS NOT MEDICARE SUPPLEMENT INSURANCE

Some healthcare services paid for by Medicare may also trigger the payment of benefits from this policy.

This insurance pays a fixed dollar amount, regardless of your expenses, for each day you meet the policy conditions. It does not pay your Medicare deductibles or coinsurance and is not a substitute for Medicare Supplement insurance.

Medicare generally pays for most or all of these expenses.

Medicare pays extensive benefits for medically necessary services regardless of the reason you need them. These include:

- Hospitalization
- Physician services
- Hospice
- Outpatient prescription drugs if you are enrolled in Medicare Part D
- Other approved items and services

This policy must pay benefits without regard to other health benefit coverage to which you may be entitled under Medicare or other insurance.

Before you buy this insurance:

- Check the coverage in all health insurance policies you already have.
- For more information about Medicare and Medicare Supplement insurance, review the Guide to Health Insurance for People with Medicare, available from Standard Insurance Company.
- For help in understanding your health insurance, contact your state insurance department or state health insurance assistance program (SHIP).

Standard Insurance Company | www.standard.com

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of 1100 SW Sixth Avenue, Portland, Oregon in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.

This is a limited benefit policy that does not provide comprehensive health insurance coverage.

Group Accident insurance underwritten by Standard Insurance Company is provided under policy form numbers: GP0614-ACC, GP0614-ACC FLORIDA, GP0614-ACC 0323, GP0614-ACC PA.

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