



Don't Let an Accident Throw Your Finances Off Track

Accidents hurt — but they don't have to damage your finances. You can plan to help cover the costs that health insurance doesn't, such as deductibles and copays.

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



Here's how Accident insurance works:

1 You have an accident.

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.

2 We send you a check.

The Standard will send a check directly to you — not to your medical providers — upon approval of your claim. You decide how you spend the money.

3 You focus on getting better.



With The Standard helping you handle the unexpected expenses, you get to pay attention to what matters most — your health.

Key benefits:

- **Pays you directly** — so you can spend the cash on whatever you choose
- **Covers a wide range of treatments** due to an accident, from minor to major — and pays extra benefits if kids are injured playing organized sports¹

Sign up for Accident insurance during your enrollment period or contact your human resources representative.

Choose From 2 Levels of Coverage²

	 ENHANCED	 PREMIER
Emergency Care Benefits		
Air Ambulance	\$800	\$1,500
Blood, Plasma, Platelets	\$300	\$600
Emergency Dental/Crown	\$200	\$350
Emergency Room Visit	\$150	\$200
Ground Ambulance	\$300	\$600
Initial Care/Urgent Care Benefit	\$50	\$60
Major Diagnostic Exam	\$200	\$300
Outpatient X-Ray	\$50	\$60
Specific Injury Benefits		
Burns (varies per degree)	\$200 - \$10,000	\$500 - \$12,500
Coma	\$7,500	\$15,000
Concussion	\$150	\$200
Eye Injuries	\$200	\$300
Lacerations (varies per length of cut)	\$75 - \$500	\$100 - \$800
Skin Grafts (% of burn benefits)	25%	50%
Fractures (varies per bone)	\$100 - \$8,000	\$200 - \$10,500
Dislocations (varies per bone)	\$150 - \$5,000	\$200 - \$7,000
Surgical Benefits (amount may vary per surgery method)		
Knee Cartilage	\$200 - \$750	\$250 - \$1,000
Ligament/Tendons/Rotator Cuff	\$200 - \$1,000	\$250 - \$1,500
Surgery: Abdominal or Thoracic	\$200 - \$1,500	\$400 - \$2,000
Surgical Facility Benefit	\$150	\$500
Hospital Benefits		
CCU Admission ³	\$750	\$1,000
Daily Rehab Facility (per day up to 90 days)	\$100	\$150
Daily CCU (per day up to 15 days) ³	\$200	\$200
Hospital Admission	\$1,000	\$1,500
Daily Hospital Confinement (per day up to 365 days)	\$200	\$400
Follow-Up Care		
Follow-Up Care – per day	\$50 up to 2	\$70 up to 3
Therapy Service – per day	\$50 up to 3	\$50 up to 4
Chiropractic Care – per day	\$50 – up to 2	\$60 – up to 2
Additional Benefits		
Health Maintenance Screening ⁴ (once per insured per calendar year)	\$200	\$200

This chart shows a partial listing of the more than 70 benefits included in each Accident insurance plan.

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standard.com/accident

1 Youth Organized Sports Benefit applies to covered children 18 years old or younger.

2 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.

3 This benefit pays in addition to the Daily Hospital Confinement Benefit.

4 This benefit pays once per insured per calendar year when the insured receives one of 22 covered health screening tests, including testing for novel infectious diseases, mental health assessment, COVID-19, lipid panel, mammography or colonoscopy.

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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.

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