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# Accident Insurance

Protection for accidental injuries on- and off-the-job, 24 hours a day



## Think About This



More than 85% of the medically consulted injuries suffered by workers occurred off the job<sup>†</sup>



Every 10 minutes, 1,054 people suffer an injury severe enough to require a doctor or medical professional<sup>†</sup>



3.2 million people were treated in emergency departments for injuries involving sports and recreational equipment in 2021<sup>†</sup>

When an accidental injury requires medical attention, the costs can pile up quickly. Accident Insurance can help pick up where other insurance leaves off, providing a cash benefit to help cover expenses.

### Here's How It Works

- Select a benefit and premium amount that meets your needs
- Premiums will be deducted each pay period
- If you have an accident and receive medical attention, file a claim and you may receive cash benefits\*

### Protecting Your Finances

You've worked hard for your savings – don't let an accident wipe them out.

- Protect your checking and savings
- Don't dip into your 401(k)



### Meeting Your Needs

- Guaranteed Issue coverage, subject to exclusions and limitations\*
- Coverage can include your dependents
- Premiums are affordable and can be conveniently payroll deducted
- Coverage may be continued; refer to your certificate for details

THIS IS NOT A POLICY OF WORKERS' COMPENSATION INSURANCE. THE EMPLOYER DOES NOT BECOME A SUBSCRIBER TO THE WORKERS' COMPENSATION SYSTEM BY PURCHASING THIS POLICY, AND IF THE EMPLOYER IS A NON-SUBSCRIBER, THE EMPLOYER LOSES THOSE BENEFITS WHICH WOULD OTHERWISE ACCRUE UNDER THE WORKERS' COMPENSATION LAWS. THE EMPLOYER MUST COMPLY WITH THE WORKERS' COMPENSATION LAW AS IT PERTAINS TO NON-SUBSCRIBERS AND THE REQUIRED NOTIFICATIONS THAT MUST BE FILED AND POSTED.

<sup>†</sup>National Safety Council, Injury Facts®, 2022 Edition.  
\*Please refer to the Exclusions and Limitations in this brochure.

Coverage offered to the employees of:



# Meet Daniel & Sandy



## Choose

Daniel signs up for Accident Insurance during his employer's Open Enrollment.

## Use

A few months later, Daniel hurts his leg playing basketball. Here's his story:



### Ambulance

Daniel's teammate calls an ambulance to take him to the hospital



### Tests

After X-rays, the doctors determine that Daniel ruptured his Achilles tendon



### Hospital Stay

He was admitted to the hospital for a one-day stay to undergo surgery



### Surgery

Daniel has surgery and is sent home with crutches and medications



### Recovery

Daniel has six weeks of physical therapy to regain strength in his leg

## Claim

Daniel files a claim on his Accident coverage through the convenient web portal, **MyBenefits**. He receives cash benefits for:

- Ground Ambulance
- Medicine
- Emergency Room
- X-rays
- Initial Hospital Confinement
- Daily Hospital Confinement
- Accident Physician's Treatment
- Tendon Surgery
- General Anesthesia
- Accident Follow-Up Treatment
- Physical Therapy (3 days/week)

### MyBenefits Claim Filing Portal

[standard.com/ahl/mybenefits](http://standard.com/ahl/mybenefits)

Offers 24/7 access to important information about your benefits. eSign, submit and check your claims (including claim history), request cash benefits to be direct deposited, make changes to personal information, and more.

## Here are some of the ways Daniel can use his cash benefits



### Finances

Can help protect savings, retirement plans and 401(k)s from being depleted



### Travel

Can help pay for expenses while receiving treatment in another city



### Home

Can help pay the mortgage, continue rental payments, or home repairs for after care



### Expenses

Can help pay for his family's living expenses, such as bills, electricity, and gas

The example above details a fictional situation; your individual experience may vary. For a listing of benefits and benefit amounts, see pages 3, 4 and 5.

## BENEFIT AMOUNTS

Benefits are paid once per covered person per accident unless otherwise noted

Base Policy Benefits		Plan
Initial Hospital Confinement (pays once/year)		\$1,000
Daily Hospital Confinement (pays daily)		\$200
Intensive Care (pays daily)		\$400
Rider Benefits		Plan
Accident Treatment and Urgent Care Rider		
Ambulance	Ground Air	\$350 \$1,050
Accident Physician's Treatment		\$175
X-ray		\$350
Urgent Care		\$175
Dislocation or Fracture Enhanced Rider <sup>1</sup>		
Open Reduction (300% of Closed Reduction)		\$21,000
Closed Reduction		\$7,000
Avulsion and Chip Fracture (25% of Closed Reduction)		\$1,750
Stress Fracture (10% of Closed Reduction)		\$700
Emergency Room Services Rider		\$200
Automobile Accident Rider <sup>2</sup>		10%
Organized Sports Activity Rider <sup>2</sup>		25%
Fixed Health Screening Services Rider (once per person/year)		\$75
Benefit Enhancement Rider		Plan
Accident Follow-Up Treatment (pays daily)		\$50
Lacerations		\$50
Burns	<15% body surface 15% or more	\$100 \$500
Skin Graft (% of Burns Benefit)		50%
Brain Injury Diagnosis		\$300
Computed Tomography (CT) Scan and Magnetic Resonance Imaging (MRI) (pays once/year)		\$50
Paralysis (pays once per lifetime)	Paraplegia Quadriplegia	\$7,500 \$15,000
Coma with Respiratory Assistance		\$10,000
Open Abdominal or Thoracic Surgery		\$1,000
Tendon, Ligament, Rotator Cuff or Knee Cartilage Surgery	Surgery Exploratory	\$500 \$150
Ruptured Spinal Disc Surgery		\$500
Eye Surgery		\$100
General Anesthesia		\$100
Blood and Plasma		\$300
Appliance		\$125
Medical Supplies		\$5
Medicine		\$5
Prosthesis	1 device 2 or more devices	\$500 \$1,000
Physical, Occupational or Speech Therapy (pays daily)		\$30
Rehabilitation Unit (pays daily)		\$100
Non-Local Transportation (pays up to three times per accident)		\$250
Family Member Lodging (pays daily)		\$100
Post-Accident Transportation (pays once/year)		\$200
Broken Tooth		\$100
Residence/Vehicle Modification		\$500
Pain Management (Epidural Injection)		\$50
Miscellaneous Outpatient Surgery		\$100

<sup>1</sup>Up to amount shown; see Injury Benefit Schedule on page 4. Multiple losses from same injury pay only up to amount shown above. <sup>2</sup>Pays an additional percentage of the benefit amounts paid for Dislocation or Fracture Enhanced Rider.

Injury Benefit Schedule is on page 4

## Injury Benefit Schedule

Benefit amounts for coverage and one occurrence are shown below.

\*Covered children get 100% of the amount shown

Dislocation*	Reduction**	Plan
Hip joint	Open	\$21,000
	Closed	\$7,000
Knee or ankle joint <sup>^</sup> , bone or bones of the foot <sup>^</sup>	Open	\$8,400
	Closed	\$2,800
Wrist joint	Open	\$7,350
	Closed	\$2,450
Elbow joint	Open	\$6,300
	Closed	\$2,100
Shoulder joint	Open	\$4,200
	Closed	\$1,400
Bone or bones of the hand <sup>^</sup> , collarbone	Open	\$3,150
	Closed	\$1,050
Two or more fingers or toes	Open	\$1,470
	Closed	\$490
One finger or toe	Open	\$630
	Closed	\$210
Fracture*	Reduction**	Plan
Hip, thigh (femur), pelvis <sup>**</sup>	Open	\$21,000
	Closed	\$7,000
Skull <sup>**</sup>	Open	\$19,950
	Closed	\$6,650
Arm, between shoulder and elbow (shaft), shoulder blade (scapula), leg (tibia or fibula)	Open	\$11,550
	Closed	\$3,850
Ankle, knee cap (patella), forearm (radius or ulna), collarbone (clavicle)	Open	\$8,400
	Closed	\$2,800
Foot <sup>**</sup> , hand or wrist <sup>**</sup>	Open	\$7,350
	Closed	\$2,450
Lower jaw <sup>**</sup>	Open	\$4,200
	Closed	\$1,400
Two or more ribs, fingers or toes, bones of face or nose	Open	\$3,150
	Closed	\$1,050
One rib, finger or toe, coccyx	Open	\$1,470
	Closed	\$490

<sup>^</sup>Knee joint (except patella). Bone or bones of the foot (except toes). Bone or bones of the hand (except fingers).

<sup>\*\*</sup>Pelvis (except coccyx). Skull (except bones of face or nose). Foot (except toes). Hand or wrist (except fingers).

Lower jaw (except alveolar process). <sup>\*\*</sup>Avulsion & Chip fracture pays 25% of the Closed Reduction amount.

Stress fracture pays 10% of the Closed Reduction amount.

## Benefits - Benefits payable for the following conditions (subject to limits listed on pages 3 and 4)

### Base Policy Benefits

#### Initial Hospital Confinement

**Daily Hospital Confinement** - up to 365 days for any one accident

**Intensive Care** - up to 180 days for each period of continuous confinement

### Rider Benefits Added to Base Policy

#### Accident Treatment and Urgent Care Rider -

**Benefits for:** Ground Ambulance, Air Ambulance, Accident Physician's Treatment, X-ray, Urgent Care

#### Dislocation/Fracture Enhanced Rider -

**Benefits for:** Closed Reduction, Open Reduction, Avulsion, Chip and Stress Fracture (see definitions on page 6). Multiple dislocations or fractures from the same accident are limited to the amount shown in the Benefit Amounts on pages 3 and 4

**Emergency Room Services Rider** - received as a result of injury

### Additional Rider Benefits

**Automobile Accident** - injuries caused by a covered accident while driving or traveling as a passenger in an automobile. Pays an additional percentage of the benefit amounts paid for Dislocation or Fracture Enhanced Rider

**Organized Sports Activity** - pays for treatment of covered injuries received while participating in a regularly scheduled athletic event or team practice. An athletic event: includes formal registration; has a set of written rules; is officiated by a certified official; has a governing body overseeing it; is an amateur event; and is not for wage or profit. Treatment must be received within 180 days of a covered accident. Pays an additional percentage of the benefit amounts paid for Dislocation or Fracture Enhanced Rider

**Fixed Health Screening Services** - coverage for one eligible service performed each year for each covered person. Covered services include: Biopsy for cancer and skin cancer; Blood Chemistry Panel; Blood Tests for Triglycerides, CA15-3 (breast cancer), CA125 (ovarian cancer), CEA (colon cancer), or PSA (prostate cancer); Chest X-ray; Clinical Testicular Exam; CBC (blood count); Colonoscopy; Doppler Screening (cancer, carotids or peripheral vascular disease); Echocardiogram; EKG (Electrocardiogram); EEG (Electroencephalogram); Endoscopy; Fasting Blood or Plasma Glucose test; Flexible Sigmoidoscopy; Hemoglobin A1C; Hemocult Stool Analysis; HPV (Human Papillomavirus) vaccination; Lipid Panel (total cholesterol count); Mammography (including

breast ultrasound); Oral Cancer Screening; Pap Smear, including ThinPrep Pap Test; Sampling of blood or tissue for genetic testing for cancer risk; Serum Protein Electrophoresis (test for myeloma); Skin Cancer Screening; Skin Exam; Stress Test (bike or treadmill); Testing for Donation of Bone Marrow (includes HLA - Human Leukocyte Antigen); Thermography; Two-Hour Post-Load Plasma Glucose Test; Ultrasound Screening of abdominal aorta for aortic aneurysms; Ultrasound for cancer detection

### Benefit Enhancement Rider

**Accident Follow-Up Treatment** - not payable for the same visit for which the Physical, Occupational or Speech Therapy benefit is paid. Two treatments per covered person, per accident

**Lacerations** - treatment for one or more lacerations (cuts). Within 180 days after the accident

**Burns** - treatment for one or more burns, other than sunburns

**Skin Graft** - for a burn for which a benefit is paid under the Burns benefit

**Brain Injury Diagnosis** - first diagnosis of concussion, cerebral laceration, cerebral contusion or intracranial hemorrhage. Must be diagnosed by CT Scan, MRI, EEG, PET scan or X-ray

**Computed Tomography (CT) Scan and Magnetic Resonance Imaging (MRI)** - treatments must be received within 30 days after the accident. Payable once per covered person, per accident, per calendar year

**Paralysis** - spinal cord injury resulting in complete/permanent loss of use of two or more limbs for 90 consecutive days

**Coma with Respiratory Assistance** - unconsciousness lasting 7 or more days; intubation required. Medically induced comas excluded

**Open Abdominal or Thoracic Surgery** - must be performed by a physician. Two or more surgeries done at the same time are considered one operation

**Tendon, Ligament, Rotator Cuff or Knee Cartilage Surgery** - surgery for torn, ruptured, or severed tendon, ligament, rotator cuff or knee cartilage; pays the reduced amount shown for arthroscopic exploratory surgery. Two or more surgeries done at the same time are considered one operation

**Ruptured Disc Surgery** - diagnosis and surgical repair to a ruptured disc of the spine by a physician. Two or more surgeries done at the same time are considered one operation

**Eye Surgery** - surgery or removal of a foreign object by a physician

**General Anesthesia** - payable only if one of the rider Surgery benefits is paid

**Blood and Plasma** - transfusion after an accident. Within 180 days after the accident

**Appliance** - physician-prescribed wheelchair, crutches or walker to help with personal locomotion or mobility

**Medical Supplies** - purchased over-the-counter medical supplies

**Medicine** - purchased prescription or over-the-counter medicines

**Prosthesis** - physician-prescribed prosthetic arm, leg, hand, foot or eye lost as a result of an accident

**Physical, Occupational or Speech Therapy** - 1 treatment per day; maximum of 6 treatments per accident. Includes chiropractic services. Not payable for same visit for which Accident Follow-Up Treatment benefit is paid

**Rehabilitation Unit** - must be hospital-confined due to an injury prior to being transferred to rehab. Paid for each day a room charge is incurred, up to 30 days for each covered person per continuous period of rehabilitation unit confinement, for a maximum of 60 days per calendar year. Not paid for days on which the Daily Hospital Confinement benefit is paid

**Non-Local Transportation** - obtaining treatment more than 50 miles from your home when not available locally. Ground or air ambulance

is not covered. Up to three times per covered person, per accident

**Family Member Lodging** - 1 adult family member to be with you while you are hospital confined. Not paid if family member lives within 50 miles of the hospital. Payable up to 30 days per accident

**Post-Accident Transportation** - to return home on a common-carrier after a hospital stay of 3 days or more if the accident occurs more than 250 miles from home. Common-carrier includes public airlines, railroads, and bus lines. Travel must take place within 48 hours following discharge. Payable only if the Daily Hospital Confinement benefit is paid

**Broken Tooth** - dental repair by crown, filling or extraction; only one of the three is covered per accident. Injury must be to natural teeth and cannot be due to biting or chewing

**Residence/Vehicle Modification** - permanent structural modification certified necessary by a physician, within 365 days after accident

**Pain Management (Epidural Injection)** - injection in the spine to manage pain due to an accidental injury

**Miscellaneous Outpatient Surgery** - physician-performed outpatient surgical procedure. Not paid if one of the following benefits is paid: Open Abdominal or Thoracic Surgery; Tendon, Ligament, Rotator Cuff or Knee Cartilage Surgery; Ruptured Disc Surgery; or Eye Surgery

## Definitions

**Closed Reduction of a Dislocation or Fracture:** The manual, non-surgical repair or immobilization of a fracture or dislocation.

**Open Reduction of a Dislocation or Fracture:** The surgical repair of a fracture or dislocation.

**Avulsion Fracture:** A fracture that results in a tendon or ligament being pulled off part of the bone.

**Chip Fracture:** A small fragment of the bone is broken off.

**Stress Fracture:** A fracture, often caused by repetitive force, that results in tiny cracks in the bone.

## CERTIFICATE SPECIFICATIONS

**Conditions and Limits** - When an injury results in a covered loss within 180 days (unless otherwise stated on the Benefits page) from the date of an accident, and is diagnosed by a physician, we will pay benefits as stated. Treatment must be received in the United States or its territories except in the case of emergency.

**Eligibility** - Your employer decides who is eligible for your group (such as length of service and hours worked each week).

**Dependent Eligibility/Termination** - Coverage may include you, your spouse or domestic partner, and your children. Coverage for children ends when the child reaches age 26, unless he or she continues to meet the requirements of an eligible dependent. Spouse coverage ends upon valid decree of divorce or your death. Domestic partner coverage ends upon termination of the domestic partnership or your death.

**When Coverage Ends** - Coverage under the policy and riders ends on the earliest of: the date the policy or certificate is canceled; the last day of the period for which you made any required contributions; the last day you are in active employment, except as provided under the Temporary Layoff, Leave of Absence, or Family and Medical Leave of Absence provision; the date you are no longer in an eligible class; the date your class is no longer eligible; or discovery of fraud or material misrepresentation when filing a claim.

**Continuing Your Coverage** - You may be eligible to continue coverage when coverage under the policy ends. Refer to your Certificate of Insurance for details.

## EXCLUSIONS AND LIMITATIONS

**Exclusions and Limitations for Policy and the following riders: Accident Treatment and Urgent Care Rider; Dislocation/Fracture Enhanced Rider; Emergency Room Services Rider; and Benefit Enhancement Rider** - Benefits are not paid for any loss that is caused by, contributed to by, or results from: injury incurred before the effective date; act of war or participation in a riot, insurrection or rebellion; suicide or attempt at suicide while sane or insane; intentionally self-inflicted injury or action; any bacterial infection (except food poisoning and infections from an accidental cut or wound); participation in aeronautics unless a fare-paying passenger on a licensed common-carrier aircraft; engaging in an illegal occupation or committing or attempting a felony; driving in any race or speed test or testing any vehicle on any racetrack or speedway; hernia, including complications; injury sustained or contracted in consequence of the covered person's being intoxicated or under the influence of any narcotic, unless taken as prescribed by a physician; serving as an active member of the Military, Naval, or Air Forces of any country or combination of countries.

**Exclusions and Limitations for the following riders: Automobile Accident Rider; Organized Sports Activity Rider; and Fixed Health Screening Services Rider** - Benefits are not paid for: act of war or participation in a riot, insurrection, rebellion or terrorist act; suicide or attempt at suicide, while sane or insane; intentionally self-inflicted injury or action; any bacterial infections (except from an accidental cut or wound); participation in aeronautics unless a fare-paying passenger on a licensed common-carrier aircraft; engaging in an illegal occupation or committing or attempting a felony; driving in any race or speed test or testing any vehicle on any course, racetrack or speedway; hernia, including complications; operating a vehicle with a blood alcohol level that equals or exceeds the legal limit in the jurisdiction where the accident occurred; voluntary ingestion, injection, inhalation, or absorption of any poison, gas or fumes; voluntarily taking drugs or sedatives, unless taken as prescribed by a physician; an error, mishap, or malpractice during a medical, diagnostic or surgical treatment or procedure; elective, cosmetic, or plastic surgery, or using drugs or supplies to alter, improve or enhance the shape or appearance of the body (including for psychological or emotional reasons); pregnancy; serving as an active member of the Military, Naval, or Air Forces of any country or combination of countries.

Benefits will not be paid for loss that occurs prior to the effective date of coverage or outside the United States, its territories, or Canada, except in case of an emergency.

This brochure is for use in enrollments situated in TX. This advertisement is a solicitation of insurance; contact may be made by an Agent, Agency, or Representative of The Standard.

Rev. 1/26. This material is valid as long as information remains current, but in no event later than January 1, 2029.

Group Accident benefits are provided under policy form GVAP6, or state variations thereof. Accident Rider benefits are provided under the following rider forms, or state variations thereof: Accident Treatment and Urgent Care Rider GP6AUC; Dislocation/Fracture Enhanced Rider GP6DFE; Emergency Room Services Rider GP6ERS; Automobile Accident Rider GP6AAR; Organized Sports Activity Rider GP6OSR; Fixed Health Screening Services Rider GP6FHSR; Benefit Enhancement Rider GP6BE.

**The coverage provided is limited benefit supplemental accident insurance.** The policy is not a Medicare Supplement Policy. If eligible for Medicare, review Medicare Supplement Buyer's Guide available from American Heritage Life Insurance Company.

This is a brief overview of the benefits available under the group policy underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL). Details of the coverage, including exclusions and other limitations are included in the certificates issued. For additional information, you may contact your Representative at The Standard.

**The coverage does not constitute comprehensive health insurance coverage (often referred to as "major medical coverage") and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.**



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