

Accident Insurance



Protect employees from
accident-related costs



Accidents can do a lot more than cause injuries. The resulting expenses can be a serious blow to your employees' finances. Add Accident insurance from The Standard[‡] to your benefits package to help employees weather unexpected expenses after an accident.

Here's How it Works:



An employee has an accident and seeks medical treatment.

The policy pays a benefit following treatment for a wide range of accidents — from minor to catastrophic.



The Standard pays a lump sum based on the treatment received.

If an accident causes multiple injuries, The Standard pays a benefit for each one.

Follow-up visits, chiropractic care and diagnostic tests are included, as are more than 100 other benefits.



Because employees are paid directly, there are no restrictions on how the payout can be spent.

It can help pay for whatever the employees or their families need — hospital confinements, rehabilitation, childcare, utilities, groceries, etc.

For more information about Accident insurance, contact your insurance advisor or the Employee Benefits Sales and Service Office for your area at 800.633.8575.

**Standard Insurance Company
The Standard Life Insurance
Company of New York**

standard.com

In states other than NY:
GP0614-ACC

In NY:
GPNY0614-ACC

Accident Insurance Flyer ER/PR
(10/24) SI/SNY

[‡] 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, where insurance products are offered by The Standard Life Insurance Company of New York of White Plains, New York.

Identify the Plan Design Best-suited for Your Employees

- Choose from three tiers of benefits — Select, Enhanced or Premier — each with increasing payout amounts.
- Elect either off-the-job or 24-hour coverage, which provides protection no matter when an accident occurs.



Employees can take their coverage with them, even if they leave the company.

Keep Key Policy Benefits in Mind

- **Youth Organized Sports:** If your employees' children are covered under the plan and injured while participating in an organized athletic activity, such as dance class, football practice or a soccer game, they'll receive an additional 25 percent of the total benefit owed.
- **Additional Accidental Death and Dismemberment (AD&D):** If your employees and covered family members experience accidental dismemberment or impairment, they'll receive a percentage of the accidental death benefit amount.
- **Line of Duty:** For public safety officers who suffer a loss as the result of a line of duty accident, the policy will pay an additional benefit.

Opt for Added Features and Benefits

- **Health Screening Maintenance:** Employees and covered family members will receive \$50, \$75 or \$100 payouts for proactively maintaining their health. This benefit provides annual payouts for covered wellness exam screenings, such as mammograms, lipid panels and colonoscopies.
- **Automobile Accident Coverage:** This benefit provides an additional payment for injuries caused by automobile accidents.

Accident insurance is just one in an array of flexible products and services offered by The Standard. Let's work together to design a competitive and cost-effective benefits package that helps you protect the financial health of your most valuable resource: your employees.

The proposed policy is a limited benefit policy that provides Accident insurance only. It does not provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. Important notice — this policy does not provide coverage for sickness.

This policy has exclusions, limitations and terms under which the policy may be continued in force or terminated. 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 1100 SW Sixth Avenue, Portland, Oregon, in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of 445 Hamilton Avenue, 11th floor, White Plains, New York. Product not available in all states. Product features vary by state and company, and are solely the responsibility of each subsidiary. Each company is solely responsible for its own financial condition. Standard Insurance Company is licensed to solicit insurance business in all states except New York. The Standard Life Insurance Company of New York is licensed to solicit insurance business in only the state of New York.