



# Explore Your Employee Benefits

We believe in protecting what matters

Accident, Critical Illness and Hospital Indemnity Insurance

**OCEA** HEALTH &  
WELFARE TRUST



# Act Now to Help Protect What You Care About

## Explore your new benefit options.

Having a lot of benefit choices is great — but can be confusing! You may be wondering ... which ones are the best for me and my family?

Think of insurance as a financial safety net that can help protect you when life doesn't go as planned. Each benefit that **Orange County Employees Association Health and Welfare Trust** offers can play a role in helping you achieve financial security.

Enrolling in coverage now is an easy way to help make sure you and your loved ones have the protection you need. Use this guide to explore your group insurance options from Standard Insurance Company (The Standard). **Scan the QR code with your mobile device to access the full benefit guide for these coverages, including rate information.**



### Benefits You Can Add at Group Rates

- Accident insurance
- Critical Illness insurance
- Hospital Indemnity insurance



When you buy insurance through work, you get competitive group rates. It's convenient, with premiums deducted right from your paycheck.



**Make sure you and your loved ones have the protection you need.**



## Protect Your Family From the Unexpected

An accident, serious illness, or hospital stay can be a big drain on your finances. Even with medical insurance, deductibles and copays can pile up. The insurance below pays a benefit directly to you — instead of your doctors. So, you can use the money for anything you choose — from medical costs to rent, gas, and groceries.

**Accident insurance** can help keep your finances on track when an accident happens. It pays a benefit directly to you, not to medical providers. Another plus, your group insurance rate won't increase as you get older.

**Critical Illness insurance** helps you manage expenses during a serious illness, such as a heart attack, stroke, or cancer. It pays a lump-sum benefit directly to you upon diagnosis with a covered illness. You can use the money to pay bills while you or a family member recover.

**Hospital Indemnity insurance** can help you take care of the out-of-pocket costs of a stay in the hospital. It pays you a flat benefit regardless of any medical coverage you have.



## Ready to apply?

Once you review your benefit options, the next step is to apply. Complete, sign and submit your Enrollment Form online through Docusign or directly to OCEA via two methods:

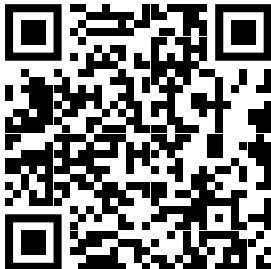
1. Scan and email your form to [benefits@oceca.org](mailto:benefits@oceca.org); or
2. Send to the following address:

**Orange County Employees Association Health & Welfare Trust**  
830 North Ross Street, Santa Ana, CA 92701

Remember to turn your form in during your annual enrollment period, within 31 days of membership or within 31 days of a family status change. No late enrollments accepted.

## Learn more.

Scan the QR code with your mobile device to access the full benefit guide for these coverages, including rate information. You may also view this guide online at [oceca.org](http://oceca.org).



## ENROLL

.....  
During Annual Enrollment  
.....

.....  
Within 31 days of membership  
.....

.....  
Within 31 days of a family status change  
.....

## QUESTIONS?

.....  
Contact OCEA for details regarding your benefits.  
.....

.....  
(714) 835-3355 or [benefits@oceca.org](mailto:benefits@oceca.org)  
.....

.....  
Visit [standard.com](http://standard.com)  
.....

GP494-ADD/S399, GP310-ADD,  
GP609-ADD

SI 20444

762040-OPTION 2  
(2/24)



# 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 children are injured playing organized sports!

## Sign up for Accident insurance:

- **During your annual enrollment period**
- **Within 31 days of membership**
- **Within 31 days of a family status change**

Visit **standard.com** for details regarding your benefits. Contact OCEA at **(714) 835-3355** or **benefits@oce.org**.



# Here's what it covers<sup>2</sup>

Emergency Care Benefits	
Air Ambulance	\$800
Blood, Plasma, Platelets	\$300
Emergency Dental/Crown	\$200
Emergency Room Visit	\$150
Ground Ambulance	\$300
Initial Care/Urgent Care Benefit	\$50
Major Diagnostic Exam	\$200
Outpatient X-Ray	\$50
Specific Injury Benefits	
Burns (varies per degree)	\$200 - \$10,000
Coma	\$7,500
Concussion	\$150
Eye Injuries	\$200
Lacerations (varies per length of cut)	\$75 - \$500
Skin Grafts (% of burn benefits)	25%
Fractures (varies per bone)	\$100 - \$8,000
Dislocations (varies per bone)	\$150 - \$5,000
Surgical Benefits (amount may vary per surgery method)	
Knee Cartilage	\$200 - \$750
Ligament/Tendons/Rotator Cuff	\$200 - \$1,000
Surgery: Abdominal or Thoracic	\$200 - \$1,500
Surgical Facility Benefit	\$150
Hospital Benefits	
CCU Admission <sup>3</sup>	\$750
Daily Rehab Facility (per day up to 90 days)	\$100
Daily CCU (per day up to 15 days) <sup>3</sup>	\$200
Hospital Admission	\$1,000
Daily Hospital Confinement (per day up to 365 days)	\$200
Follow-Up Care	
Follow-Up Care – per day	\$50 up to 2 days
Therapy Service – per day	\$50 up to 3 days
Chiropractic Care – per day	\$50 up to 2 days
Paralysis (varies based on type)	10% - 50%
Loss of Sight or Hearing (varies if 1 or both eyes or ears)	15% - 30%
Common Carrier	\$100%
Line of Duty Benefit	

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

**Health Maintenance Screening Benefit**  
 Pays \$200 benefit 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,<sup>4</sup> lipid panel, mammography, or colonoscopy.

Standard Insurance Company  
 1100 SW Sixth Avenue  
 Portland OR 97204  
[standard.com/accident](http://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 Subject to the terms and conditions of the policy and certificate.

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 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.



# Preparing for the Cost of a Hospital Stay Can Help You Feel Better

Medical insurance is important, but it may not cover all your bills and out-of-pocket costs, especially when you have a hospital stay — planned or unplanned.

This coverage from Standard Insurance Company (The Standard) can help protect your finances and your peace of mind.



Here's how Hospital Indemnity insurance works:

## 1 You're admitted to the hospital.

Your health insurance covers many costs of your stay and treatment, but you still have a lot of expenses, including deductibles, copays, and other costs you couldn't predict.

## 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 recovering.

With The Standard helping you handle the costs of your hospital stay, you get to concentrate on what matters most — your health.

### Key benefits:

- **Pays you directly** — so you can decide what to spend the cash on
- **Covers hospitalization** due to pregnancy, injury and illness — including COVID-19 or a mental health condition

### Sign up for Hospital Indemnity insurance:

- **During your annual enrollment period**
- **Within 31 days of membership**
- **Within 31 days of a family status change**

Visit [standard.com](https://www.standard.com) for details regarding your benefits. Contact OCEA at **(714) 835-3355** or [benefits@oceaa.org](mailto:benefits@oceaa.org).

## Here's what it covers:

Hospital Indemnity insurance pays you a benefit for every day you're in the hospital — up to the plan maximum. It pays you or a covered family member directly and you can use it to help cover costs such as copays, deductibles, and living expenses.

BENEFITS	
Daily Hospital Confinement	\$150
Number of Covered Days	15 days
Daily Critical Care Unit Confinement <sup>1</sup>	\$150
Number of Covered Days	15 days
Hospital Admission <sup>1</sup> (Once per calendar year)	\$2,000

### Additional Benefits

#### Health Maintenance Screening Benefit

Pays \$50 benefit 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,<sup>2</sup> lipid panel, mammography, or colonoscopy.

<sup>1</sup> This benefit pays in addition to the Daily Hospital Confinement Benefit.

<sup>2</sup> Subject to the terms and conditions of the policy and certificate.

Standard Insurance Company | 1100 SW Sixth Avenue, Portland OR 97204 | [standard.com/hospital](https://standard.com/hospital)

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 inclusion of a hospital admission and/or CCU admission benefits in a Hospital Indemnity plan may not be compatible with an HSA. Consult your own tax advisor for advice.

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# Help Protect Your Finances from the Cost of a Serious Illness

A major illness can blindside anyone, even with medical insurance. Copays, deductibles, alternative treatments, and other out-of-pocket expenses not covered by medical insurance can add up quickly — and so can financial stress.

Critical Illness insurance from Standard Insurance Company (The Standard) pays benefits directly to you or a covered family member following the diagnosis of up to 20 different major illnesses. That includes recurring illnesses, including cancer, heart attack, and stroke. You use the cash from the benefits to spend any way you choose.

**What makes our Critical Illness coverage stand out:**

- 1 | Dependent children are automatically covered for 21 childhood diseases.**
- 2 | No medical questions are asked for guaranteed issue amounts.**



## Benefits Example\* Heart Attack

Medical insurance deductible.....	\$3,000	<b>Total expenses.....</b>	<b>\$16,225</b>
Prescription copays and coinsurance.....	\$3,875	<b>+ Critical Illness benefit.....</b>	<b>\$15,000</b>
Sessions with wellness specialist.....	\$1,100		
Lost wages.....	\$8,250	<b>Remaining out-of-pocket expenses.....</b>	<b>\$1,225</b>

\* Example is for illustration only. Eligibility for benefits and amounts paid will vary.

## Key Details at a Glance

- Sign up for coverage**  
 During your annual enrollment period, within 31 days of membership or within 31 days of a family status change.
- Coverage is portable**  
 If you leave your job, you can take the coverage with you.
- Protect your loved ones**  
 You can choose to cover your eligible spouse. Kids are covered for all the same critical illnesses as you, as well as 21 additional childhood diseases.
- Receive personal health care support**  
 If you are a covered member with a critical illness, you can get help from a personal health advocate who navigates the health care system. Support includes finding specialists, scheduling appointments, resolving medical claims and billing issues, locating a provider for a second opinion, and sourcing help for other conditions related to the diagnosis, including mental or behavioral health.
- Additional benefits**  
 If you are a covered member and are diagnosed with a covered illness again after a treatment-free period, you can receive up to 100% of the original benefit amount. If you are diagnosed with a different and subsequent covered illness, you will receive an additional Critical Illness insurance benefit.



## Here's what it covers:

Heart Attack	✓
Severe Coronary Artery Disease with Recommendation of Bypass Surgery <sup>1</sup>	✓
Stroke	✓
Cancer	✓
End-Stage Renal Failure	✓
Major Organ Failure	✓
21 Childhood Diseases <sup>2</sup>	✓
Coma	✓
Paralysis	✓
Loss of Sight	✓
Occupational Hepatitis	✓
Amyotrophic Lateral Sclerosis (ALS)	✓
Advanced Alzheimer's Disease	✓
Advanced Multiple Sclerosis	✓
Advanced Parkinson's Disease	✓
Benign Brain Tumor	✓
Bone Marrow Transplant	✓
Loss of Hearing	✓
Loss of Speech	✓

Visit [standard.com](https://www.standard.com) for details regarding your benefits.  
Contact OCEA at (714) 835-3355 or [benefits@oceo.org](mailto:benefits@oceo.org).

## Additional Benefits

### Health Maintenance Screening Benefit

Pays \$100 benefit 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,<sup>3</sup> lipid panel, mammography, or colonoscopy.

### Reoccurrence Benefit

Subsequent diagnosis for the same critical illness are 100% payable if you have been continuously covered during a 6-month treatment-free period.

### Transportation Benefit

You or your dependent receive a \$150 benefit for days when treatment of covered illness requires traveling more than 100 miles from home. Covers up to 30 days per illness and 90 days per year.

### Lodging Benefit

Insured or dependent receive a \$175 benefit for days when treatment of covered illness requires traveling more than 100 miles from home and incur lodging expenses. Covers up to 30 days per illness and 90 days per year.

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1 Paid at 25% of elected coverage amount.

2 Included automatically with employee coverage.

3 Subject to the terms and conditions of the policy and certificate.

This is a limited benefit policy. Not all benefits are available in all states. 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.

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WELFARE TRUST

## Standard Insurance Company

For more than 100 years, we have been dedicated to our core purpose: to help people achieve financial well-being and peace of mind. We have earned a national reputation for quality products and superior service by always striving to do what is right for our customers.

Headquartered in Portland, Oregon, The Standard is a nationally recognized provider of group Disability, Life, Dental, Vision, and Individual Disability insurance. We provide insurance to more than 24,800 groups, covering over 8 million employees nationwide.\* Our first group policy, written in 1951, and still in force today, stands as a testament to our commitment to building long-term relationships.

To learn more about products from The Standard, contact your human resources department or visit us at **[standard.com](http://standard.com)**.

\*As of December 31, 2016, based on internal data developed by Standard Insurance Company.

Standard Insurance Company  
1100 SW Sixth Avenue  
Portland, OR 97204