

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/domestic partner 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.
- 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.

Emergency Care Benefits	Benefit Amounts
Air ambulance	\$1,500
Blood, plasma and platelets - transfusion	\$600
Emergency dental - crown	\$350
Emergency dental - extraction	\$150
Emergency room	\$200
Ground ambulance	\$600
Initial physician's visit ¹	\$60
Major diagnostic exam	\$300
Urgent care visit	\$60
Outpatient X-ray	\$60

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

Chip fracture (% of the non-surgical fracture amount)	25%
Specific Injury Benefits	Benefit Amounts
Burns, 2nd degree, <15%	\$500
Burns, 2nd degree, >15%	\$1,500
Burns, 3rd degree, <15%	\$7,500
Burns, 3rd degree, >15%	\$12,500
Coma	\$15,000
Concussion	\$200
Eye injuries: removal of foreign body or surgical repair	\$300
Lacerations, < 2"	\$100
Lacerations, 2" - 6"	\$400
Lacerations, > 6"	\$800
Skin grafts (% of burn benefit)	50%

Fracture Benefits Non-Surgical /Surgical	Benefit Amounts
Ankle, arm (shoulder to elbow), arm (elbow to wrist), collarbone, elbow, foot, hand, kneecap, lower jaw, shoulder blade, sternum, wrist	\$650/ \$1,300
Bones of face, coccyx, nose, vertebrae	\$750/ \$1,500
Finger, toe	\$200/ \$400
Hip	\$3,000/ \$6,000
Leg (hip to knee)	\$3,000/ \$6,000
Leg (knee to ankle), pelvis, vertebral column	\$1,700/ \$3,400
Rib	\$500/ \$1,000
Skull (depressed)	\$5,250/ \$10,500
Skull (non-depressed)	\$2,000/ \$4,000

Surgical Benefits	Benefit Amounts
Knee cartilage, repair ²	\$1,000
Knee cartilage, exploratory ²	\$250
Tendon, ligament, rotator cuff, repair of one ³	\$1,000
Tendon, ligament, rotator cuff, repair of two or more ³	\$1,500
Tendon, ligament, rotator cuff, exploratory ³	\$250
Ruptured disc, repair	\$1,000
Abdominal/thoracic, exploratory ⁴	\$400
Abdominal/thoracic, laparoscopic ⁴	\$1,000
Abdominal/thoracic, open ⁴	\$2,000
Outpatient surgical facility	\$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.

Dislocation Benefits Non-Surgical /Surgical	Benefit Amounts
Ankle, collarbone (sternoclavicular), elbow, foot (except toes), hand (except fingers), lower jaw, shoulder, wrist	\$1,000/ \$2,000
Collarbone (acromio/separation)	\$500/ \$1,000
Finger, rib, toe	\$200/ \$400
Hip	\$3,500/ \$7,000
Knee (not knee cap)	\$1,000/ \$2,000
Spine	\$500/ \$1,000
Partial dislocation (% of non-surgical amount)	25%

Follow-Up Care Benefits	Benefit Amounts
Medical appliance (e.g., cane, wheelchair or brace)	\$200
Chiropractic care (per day)	\$60/ up to 2 days
Accident follow-up care (per day)	\$70/ up to 3 days
Hearing device	\$600
Prosthesis (one)	\$1,000
Prosthesis (two or more)	\$2,000
Therapy services (per day)	\$50/ up to 4 days

Additional Benefits	Benefit Amounts
Lodging (per day up to 30 days per accident)	\$200
Transportation (per day up to 30 days per accident)	\$200

Here's what it would cost you:

Coverage for	Monthly Premium
You	\$9.52
You and your spouse/domestic partner	\$15.14
You and your children	\$19.13
You, your spouse/domestic partner and your children	\$29.77

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 a regular employee of The California State University, actively working in the United States, a citizen or resident of the United States, benefit eligible, and one of the following:

- Appointed half-time or more for more than six months in an eligible employee category; or
- Appointed for at least six (6) weighted teaching units or more for at least one semester or two or more consecutive quarter terms in a lecturer or coach academic year position (Unit 3)

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

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.

Once we receive your application and you meet the Actively at Work requirements, we will notify the State Controller's Office to commence payroll deductions. If this notification is received by the State Controller's Office on or before the 10th of the month, your insurance will become effective on the first of the following month, otherwise there will be a delay of one month.

Annual Open Enrollment

You may enroll for coverage for you and your spouse/domestic partner within 60 days after becoming eligible. However, if you do not enroll during this period, you may do so only during your employer's designated annual open enrollment period.

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

Exclusions

Benefits are not payable if an accident is proximately caused by 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 a felony or being engaged in an illegal occupation
- Any accident sustained or contracted in consequence of you or your dependent being intoxicated or under the influence of any narcotic, unless administered on the advice of a Physician
- 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 mountain climbing, caving, heli-skiing, boxing, full contact martial arts, bungee jumping, base jumping, parachuting, skydiving, hang gliding, sail gliding, parasailing, parakiting, kitesurfing, kiteboarding, or scuba diving
- Practicing for, or participating in, any semiprofessional or professional competitive athletic contests for which any type of compensation or remuneration is received

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- 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
- Any accident which occurs while you or your dependents are incarcerated in a jail, penal, or correctional institution

Group Insurance Certificate

If coverage becomes effective and you become insured, you will 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 will be in the group policy. The information present in this summary does not modify the group policy, certificate or the insurance coverage in any way.

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).

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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.

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.

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