

# First Aid for Your Finances

## Accident Insurance



**We all want to be ready for bills we don't see coming — especially accident-related costs not covered by medical insurance.**

You can't predict a car crash, a fall, a bike accident or a child getting hurt playing soccer. But you can take action to help prepare your finances:

Purchase Group Accident insurance from Standard Insurance Company (The Standard<sup>‡</sup>).

### Accident insurance

- Helps with out-of-pocket costs from a covered accident
- Pays you or a covered family member directly, not medical providers
- Can help with whatever costs you decide — like deductibles, copays or other expenses
- Covers a wide range of treatments due to an accident
- Pays an extra 25% of total benefits for injuries during youth organized sports

### Key Features of Accident insurance

- 24 hour coverage
- Line of Duty Benefit
- AD&D Benefit
- \$200 Health Maintenance Screening Benefit

### Insurance in Action

#### Hit By a Car\*

Mike was struck by a car while on vacation. An ambulance took him to the hospital, and multiple fractures kept him in the hospital for five days.

Benefits from his **Accident Insurance** helped cover his health plan's copays and deductible. Mike also used the money to pay for out-of-pocket costs, like his family's travel to and from the hospital.

#### Mike used his Accident Plan benefit to help cover:

- Ground ambulance
- Emergency room
- CAT scan
- Hospital admission
- Five-day hospital stay
- Two physician follow-ups
- Physical therapy (two sessions)

**An accident shouldn't injure your finances.**

**Contact CPFIT at 888-550-5000 to learn how to enroll in Accident insurance.**

\* Examples are for illustrative purposes. Eligibility for benefits and amounts shown in this example may vary from any policy your employer may offer and may vary based upon your individual circumstances, policy definitions, waiting periods, exclusions and limitations.

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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.