

### **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.

#### Here's what it does:

- **Pays you directly**, so you can choose how to spend the money.
  - **Pays you for what happens**, regardless of your other coverage.
  - **Goes with you** if you leave your employer.
  - **Provides coverage without answering any medical questions.**
  - Gives you the option to **cover your spouse and children.**
  - **Pays an additional 25 percent benefit** if your child, 18 or under, is injured playing organized sports.
  - **You pay the same premium** for as long as you have your coverage.
  - Provides the convenience of having your **premium payments deducted directly from your paycheck.**
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|  | Enhanced | Premier |
|--|----------|---------|
|  | \$500    | \$600   |
|  | \$300    | \$400   |
|  | \$500    | \$600   |
|  | \$2,400  | \$3,400 |

| <b>Injury</b>   |   | <b>Surgery</b>  |
|---|---|---|
| <ul style="list-style-type: none"><li>• Burns</li><li>• Dislocations</li><li>• Eye Injuries</li><li>• Concussion</li><li>• Loss of Hearing</li><li>• Lacerations</li><li>• Fractures</li><li>• Coma</li><li>• Paralysis</li></ul> | <ul style="list-style-type: none"><li>• Emergency Dental</li><li>• Urgent Care</li><li>• Ambulance</li><li>• Emergency Room</li><li>• X-ray</li><li>• Major Diagnostic Exam</li></ul>                                 | <ul style="list-style-type: none"><li>• Abdominal/Thoracic Surgery</li><li>• Outpatient Surgical Facility</li><li>• Skin Grafts</li><li>• Knee Cartilage/ Ligament/ Tendon Repair</li><li>• Ruptured Disk</li><li>• Rotator Cuf</li></ul> |
| <b>Hospitalization</b>  | <b>Follow-Up Care</b>   |   |
| <ul style="list-style-type: none"><li>• Hospital Admission</li><li>• Hospital Confinement</li><li>• CCU Confinement</li><li>• CCU Admission</li></ul>   | <ul style="list-style-type: none"><li>• Chiropractor</li><li>• Medical Appliance</li><li>• Hearing Device</li><li>• Physical Therapy</li><li>• Physician Care</li><li>• Prosthesis</li><li>• Rehab Facility</li></ul> | <ul style="list-style-type: none"><li>• Transportation</li><li>• Lodging</li><li>• Youth Organized Sports Benefit</li></ul>   |

**24-hour coverage**

Portability

