

# Accident Insurance

Protection for accidental injuries on- and off-the-job, 24 hours a day



## Think About This



More than 85% of medically consulted injuries suffered by workers occurred off the job<sup>†</sup>



Every 10 minutes, 1,054 people suffer an injury severe enough to require a doctor or medical professional<sup>†</sup>



3.2 million people were treated in emergency departments for injuries involving sports and recreational equipment in 2021<sup>†††</sup>

When an accidental injury requires medical attention, the costs can pile up quickly. Accident Insurance can help pick up where other insurance leaves off, providing a cash benefit to help cover expenses.

### Here's How It Works

- Select a benefit and premium amount that meets your needs
- Premiums will be deducted each pay period
- If you have an accident and receive medical attention, file a claim to receive cash benefits\*

### Protecting Your Finances

You've worked hard for your savings – don't let an accident wipe them out.

- Protect your checking and savings
- Don't dip into your 401(k)



**Protecting insureds for over 60 years**

### Meeting Your Needs

- Pays in addition to other insurance coverage
- Coverage can include your dependents
- Premiums are affordable and can be conveniently payroll deducted
- Guaranteed renewable to age 70, subject to change in premiums by class

<sup>†</sup>National Safety Council, Injury Facts®, 2022 Edition.

\*Please refer to the Exclusions and Limitations section of this brochure.  
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# Claim Example



## Choose

A father signs up for Accident Insurance during his employer's Open Enrollment.

## Use

A few months later, he fractures his wrist and injures his head while showing his son how to ride a skateboard. Here's his story:



### Ambulance

He is taken by ambulance to an emergency room



### Tests

After X-rays, the doctor determines he needs surgery to repair his wrist



### Hospital Stay

He is admitted to the hospital to undergo surgery on his wrist and to check for a concussion



### Surgery

He has surgery and is sent home after a one-day hospital stay



### Recovery

He undergoes six weeks of physical therapy to strengthen his wrist

## Claim

He files a claim on his Accident coverage through the convenient web portal, **MyBenefits**. He receives cash benefits for:

- Ambulance
- Fracture
- Medical Expenses (Emergency Room and X-rays)
- Hospital Confinement
- Initial Hospitalization
- Accident Follow-Up Treatment
- Physical Therapy (1 day/week)

### MyBenefits Claim Filing Portal

[standard.com/ahl/mybenefits](http://standard.com/ahl/mybenefits)

Offers 24/7 access to important information about your benefits. eSign, submit and check your claims (including claim history), request cash benefits to be direct deposited, make changes to personal information, and more.

## Here are some of the ways he can use his cash benefits



### Finances

Can help protect savings, retirement plans and 401(k)s from being depleted



### Travel

Can help pay for expenses while receiving treatment in another city



### Home

Can help pay the mortgage, continue rental payments, or home repairs for after care



### Expenses

Can help pay your family's living expenses such as bills, electricity, and gas

The example above details a fictional situation; your individual experience may vary. For a listing of benefits and benefit amounts, see pages 3 and 4.

## Benefits

### Base Policy Benefits

#### Accidental Death or Dismemberment -

amount paid for dismemberment depends on the type of dismemberment. If loss results from injury while riding as a fare-paying passenger on a scheduled common carrier, amount paid is 3 times the benefit amount. Multiple dismemberments, dislocations or fractures are limited

**Dislocation or Fracture** - amount paid depends on type of dislocation or fracture. Multiple dismemberments, dislocations or fractures are limited

**Hospital Confinement** - confinement in a hospital located in the United States or its territories, up to 90 days for any one injury

**Disability (Primary Insured only)** - benefit is paid when totally disabled for more than 3 days; payable up to 6 months

**Medical Expenses** - expenses incurred for medical or surgical treatment. Expenses are limited to physician fees, X-rays, emergency room services (maximum \$50), and repair to natural teeth if diagnosed by a dentist as necessary and as a result of injury

**Ambulance Services** - transfer to or from hospital by ground or air ambulance service

### Benefit Enhancement Rider

**Initial Hospitalization** - first hospital confinement occurring during a calendar year. Payable when a benefit has been paid under the Hospital Confinement benefit in the base policy

**Lacerations** - treatment for one or more lacerations (cuts)

**Burns** - treatment for one or more burns, other than sunburns

**Skin Graft** - receiving a skin graft by a physician, for which a benefit is paid under the Burns benefit

**Brain Injury Diagnosis** - first diagnosis of concussion, cerebral laceration, cerebral contusion or intracranial hemorrhage within three days of an accident. Must be diagnosed by CT Scan, MRI, EEG, PET scan or X-ray

**Paralysis** - spinal cord injury resulting in complete/permanent loss of use of two or more limbs for at least 90 days.

**Coma with Respiratory Assistance** - unconsciousness lasting 7 or more days; intubation required. Medically induced comas excluded

**Open Abdominal or Thoracic Surgery**

**Tendon, Ligament, Rotator Cuff or Knee**

**Cartilage Surgery** - surgery received for torn, ruptured, or severed tendon, ligament, rotator cuff or knee cartilage; pays the reduced amount shown for arthroscopic exploratory surgery. Not paid if the Ruptured Disc Surgery benefit is paid

**Ruptured Disc Surgery** - diagnosis and surgical repair to a ruptured disc of the spine by a physician. Not paid if the Tendon, Ligament, Rotator Cuff or Knee Cartilage Surgery benefit is paid

**Eye Surgery** - surgery or removal of a foreign object by a physician

**Blood and Plasma** - transfusion after an accident

**Appliance** - physician-prescribed wheelchair, crutches or walker to help with personal locomotion or mobility

**Prosthesis** - physician-prescribed prosthetic hand, foot or eye lost as a result of an accident. Payable only if a benefit is paid for loss of hand, foot or eye under the policy Accidental Death or Dismemberment benefit

**Physical Therapy** - one treatment per day; maximum of 6 treatments per accident. Payable only if the Medical Expenses benefit is paid. Not payable for same visit for which the Accident Follow-Up Treatment benefit is paid

**Non-Local Transportation** - treatment obtained at a non-local hospital or freestanding treatment center more than 100 miles from your home. Does not cover ambulance or physician's office or clinic visits for services other than treatment. Up to three times per covered person, per accident

**Family Member Lodging** - one adult family member to be with you while you are confined in a non-local hospital or freestanding treatment center. Not payable if family member lives within 100 miles one-way of the treatment facility. Up to 30 days per accident. Only payable if the Non-Local Transportation benefit is paid

**Accident Follow-Up Treatment** - one treatment per day. Payable only if the policy Medical Expenses benefit is paid. Two treatments per covered person, per accident. Not payable for the same visit for which the Physical Therapy benefit is paid. 90-day limitation does not apply

**Hospital Intensive Care Unit Confinement** - up to 60 days for each period of continuous confinement

### Optional/Additional Rider Benefits

**Sickness Disability Income Rider (Primary Insured Only)** - payable for total disability lasting at least 7 days; payable up to 6 months. Not paid for disability resulting from injury

**Sickness Hospital Confinement Rider** - maximum of 90 days per confinement due to sickness. Not paid for confinement resulting from injury

**Outpatient Physician's Benefit Rider** - treatment outside the hospital. Payable up to 2 days per covered person, per calendar year and a maximum of 4 days per calendar year if dependents are covered. Covers sickness

### Definitions

**Disability and Sickness Disability** - Due solely to injury (policy only) or solely to sickness (Sickness Disability Income Rider only), you are unable to do with reasonable continuity the main parts of your usual job in the usual way or another job you could be reasonably expected to do based on your age, education, experience and mental and physical capacity

**Pregnancy** - Total disability resulting from pregnancy or childbirth is covered the same as any covered sickness if the Sickness Disability Income Rider has been in effect for the 10 months in a row before the start of such total disability. Complications of pregnancy or childbirth are treated the same as any other sickness.

## POLICY SPECIFICATIONS

**Conditions and Limits** - When an injury results in a covered loss and is diagnosed by a physician, we will pay benefits as stated. Treatment must be received in the United States or its territories.

**Dependent Eligibility/Termination** - Coverage under the policy and riders (except the Sickness Disability Income Rider) may include you, your spouse or domestic partner and your children under age 26. Coverage under the Sickness Disability Income Rider includes you only. Coverage terminates at the end of the grace period or age 70. Coverage for children ends when the child reaches age 26, unless he or she continues to meet the requirements of an eligible dependent. Spouse/domestic partner coverage ends upon divorce/termination of partnership.

### PRE-EXISTING CONDITION LIMITATIONS

**Sickness Disability Income (APDIRS/C) Rider** - We do not pay benefits during the first 2 years of a person's coverage if caused by a pre-existing condition. A pre-existing condition is a condition (not revealed in the application) which manifested 2 years before the effective date, or for which medical advice or treatment was recommended by or received from a doctor within 2 years before the effective date.

**Benefit Enhancement (AP2BER) Rider** - We do not pay benefits during the first year of a person's coverage if caused by a pre-existing condition. A pre-existing condition is a condition (not revealed in the application) which manifested 1 year before the effective date, or for which medical advice or treatment was recommended by or received from a doctor within 1 year before the effective date.

**Sickness Hospital Confinement (APHCR1) Rider** - We do not pay benefits during the first 2 years of a person's coverage if caused by a pre-existing condition. A pre-existing condition is a condition (not revealed in the application) which manifested 2 years before the effective date, or for which medical advice or treatment was recommended by or received from a doctor within 2 years before the effective date.

## Exclusions and Limitations

**Base Policy (AP2) and Benefit Enhancement (AP2BER) Rider** - Benefits are not paid for: injuries incurred before the effective date; any act of war or participation in a riot, insurrection or rebellion; suicide or attempted suicide; loss sustained or contracted in consequence of being intoxicated or under the influence of any narcotic unless taken on the advice of a doctor; bacterial infections (except pyogenic infections from an accidental cut or wound); participation in aeronautics unless a fare-paying passenger on a licensed common-carrier aircraft; taking of poison or asphyxiation from or voluntary inhalation of gas or fumes; committing or attempting an assault or felony; driving in an organized or scheduled race or speed test or testing any vehicle on any racetrack or speedway; mental diseases or deficiencies unless from organic disease; dependent child participating in organized football; hernia, including complications; active Military service. Disability benefits for a back or intervertebral disc condition are limited to 3 months for any one injury.

**Sickness Disability Income (APDIRS/C) Rider** - Benefits are not paid for: any act of war or participation in a riot, insurrection or rebellion; attempted suicide; any loss sustained or contracted in consequence of being intoxicated or under the influence of any narcotic unless taken on the advice of a doctor; alcoholism, drug addiction or dependence on any controlled substance; mental illness without organic disease; voluntary inhalation of gas or fumes.

**Outpatient Physician's Treatment Benefit (APOPTR1) Rider** - Benefits are not paid for: any act of war or participation in a riot, insurrection or rebellion; attempted suicide; any loss sustained or contracted in consequence of being intoxicated or under the influence of any narcotic unless taken on the advice of a doctor; alcoholism, drug addiction or dependence on any controlled substance; mental illness without organic disease; voluntary inhalation of gas or fumes; dental or plastic surgery for cosmetic purposes, unless required to correct a disorder of normal body functions.

**Sickness Hospital Confinement (APHCR1) Rider** - Benefits are not paid for: any act of war or participation in a riot, insurrection or rebellion; attempted suicide; any loss sustained or contracted in consequence of being intoxicated or under the influence of any narcotic unless taken on the advice of a doctor; alcoholism, drug addiction or dependence on any controlled substance; mental illness without organic disease; voluntary inhalation of gas or fumes; dental or plastic surgery for cosmetic purposes, unless required to correct a disorder of normal body functions; a newborn child's routine nursing or well-baby care; childbirth, unless the rider has been in effect for the 10 consecutive months before confinement (complications of pregnancy or childbirth are covered the same as sickness).

This brochure is for use in CA. This advertisement is a solicitation of insurance; contact may be made by an Agent, Agency, or Representative of The Standard.

This material is valid as long as information remains current, but in no event later than January 12, 2029.

Accident benefits are provided under policy form AP2, or state variations thereof. Sickness Disability Income provided by rider APDIRS/APDIRC, or state variations thereof. Sickness Hospital Confinement Rider provided by rider APHCR1, or state variations thereof. Outpatient Physician's Treatment Benefit provided by rider APOPTR1, or state variations thereof.

**The policy and riders provide limited benefit supplemental accident insurance.** The policy is not a Medicare Supplement Policy. If eligible for Medicare, review Medicare Supplement Buyer's Guide available from American Heritage Life Insurance Company. There may be instances when a law requires that benefits under this coverage be paid to a third party, rather than to you. If you or a dependent have coverage under Medicare, Medicaid, or a state variation, please refer to your health insurance documents to confirm whether assignments or liens may apply.

This information highlights some features of the policy but is not the insurance contract. Only the actual policy provisions control. For additional information, you may contact your Representative at The Standard. Underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL).

**The coverage does not constitute comprehensive health insurance coverage (often referred to as "major medical coverage") and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.**



The Standard is the marketing name used by American Heritage Life Insurance Company, a subsidiary of StanCorp Financial Group, Inc. [standard.com](http://standard.com) or [standard.com/ahl](http://standard.com/ahl)

# American Heritage Life Insurance Company

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## An Accident Insurance Policy Illustration

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Name:	Valued Customer
Age:	21
Application Signature State:	California
Agent Name:	Home Office
Policy:	AP2 Accident
Type of Coverage:	Individual Only
Benefit Level:	2.0 units
Optional Riders	
Outpatient Physician's Treatment	1.0 unit
Accident Enhancement	1.0 unit
Sickness Hospital Confinement	1.0 unit
Sickness Disability Income	2.0 units
Payment Premium Mode:	Semi-Monthly
Premium by Policy and Rider	
AP2 Accident	\$20.52
Outpatient Physician's Treatment	\$4.00
Accident Enhancement	\$2.51
Sickness Hospital Confinement	\$2.30
Sickness Disability Income	\$7.70
Total Modal Premium:	<hr/> \$37.03

The Standard is the marketing name for American Heritage Life Insurance Company, a subsidiary of The Standard Corporation, Home Office: Northbrook, Illinois. All products are underwritten by American Heritage Life Insurance Company. Home Office: Jacksonville, Florida. This illustration highlights some features of the policy and riders, but is not the insurance contract. Only the actual policy and rider provisions control. The policy and riders set forth, in detail, the rights and obligations of both the insured and



Policy AP2 pays the following benefits for covered on and off the job accidental injuries which result within 90 days (180 days for loss of life or dismemberment) of the covered accident. Covered losses must be diagnosed

<b>Benefits</b>	<b>Maximum Benefit</b>
Accidental Death & Dismemberment	Up to \$40000 for primary 3x for common carrier
Hospital Confinement	\$200.0/Day, max 90 days
Disability	\$1200.0/Month, max 6 months
Dislocation or Fracture	Up to \$4000 for primary
Ambulance	\$200.0 Regular Ambulance  \$400.0 Air Ambulance
Medical Expenses	Up to \$500.0
Sickness Disability Income Rider	\$0.0/Month, max 6 months
Sickness Hospital Confinement Rider	\$100.0/Day, max 90 days
Outpatient Physician's Treatment Rider	\$50.0 for each day
Accident Follow-Up Treatment Benefit	\$50.0/Day
Physical Therapy Benefit	\$30.0/Day
Lacerations Benefit	\$50.0/Year
Tendon, Ligament, Rotator Cuff, or Knee Cartilage Surgery Benefit	\$500.0
Exploratory surgery (arthroscopy) only, no surgical repair	\$150.0
Ruptured Disc Surgery Benefit	\$500.0
Appliance Benefit	\$125.0
Non-local Transportation Benefit	\$300.0/Trip
Family Member Lodging Benefit	\$100.0/Day
Brain Injury Diagnosis Benefit	\$150.0
Eye Surgery Benefit	\$100.0

Burns Benefit	
if burn covers less th 15% of body surface	\$100.0
if burn covers 15% or more of body surface	\$500.0
Skin Graft Benefit	50% of burn benefit
Initial Hospitalization Benefit	\$1000.0
Blood and Plasma Benefit	\$300.0
Hospital Intensive Care Unit Confinement Benefit	\$400.0/Day
Open Abdominal or Thoracic Surgery Benefit	
If exploratory surgery is done and no surgical repair is done then we will pay the amount shown.	\$1000.0
	\$100.0
Prosthesis Benefit	
1 device	\$500.0
2 or more devices	\$1000.0
Paralysis Benefit	
paraplegia	\$7500.0
quadriplegia	\$15000.0
Coma with Respiratory Assistance Benefit	\$10000.0
Extended Disability Benefit	\$0.0/Month
Extended Hospitalization Benefit	\$0.0/Day, Up to 275 days