



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 kids are injured playing organized sports*

Contact your human resources representative to learn how to apply for Accident insurance.

Standard Insurance Company | 1100 SW Sixth Avenue, Portland OR 97204 | standard.com

* Youth Organized Sports benefit applies to covered children 18 years old or younger.

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.