

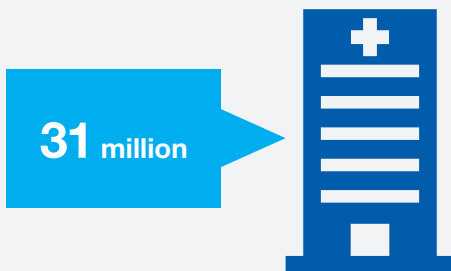


# Group Accident Insurance

Keep your finances on track when an accident happens.

Having an accident doesn't just hurt you — it can also damage your finances. Your medical insurance will cover some of the expenses, but you'll be left to foot the bills for your copays and deductible. Those can add up fast, especially if you're unable to work while you recover. That's where Group Accident insurance comes in: It helps protect your bank account from the out-of-pocket expenses that can come with an injury — whether you're coping with a broken arm or recovering from a serious car accident.

## Medical insurance helps — but it doesn't pay for everything.



Some 31 million people sought care in the emergency room for unintended injuries in 2011.<sup>1</sup>



An estimated 10 million working-aged Americans struggled to pay medical bills in 2013 — even though they had health insurance.<sup>2</sup>

<sup>1</sup> Source: FastStats, based on National Hospital Ambulatory Medical Care Survey: 2011 Emergency Departure Summary Tables, [www.cdc.gov/nchs/fastats/accidental-injury.htm](http://www.cdc.gov/nchs/fastats/accidental-injury.htm)

<sup>2</sup> Source: NerdWallet Health. In 2013, NerdWallet aggregated multiple sources and data sets to estimate the impact of medical bills on Americans that year.


## Don't let an accident stop your financial plans.

Accident insurance is an affordable way to make sure you can cover the gap between what your medical insurance covers and what you'd owe out of pocket if you or a family member were to get injured. It's protection that's also convenient: Your premium payments are deducted directly from your paycheck.

Here's how it works:

In the event of a covered accident, your Accident insurance will pay a benefit directly to you. You can use this money wherever you need it most — whether that’s to help with your deductible, copays and other medical bills, or your daily expenses while you recover.


Let’s say your teenage daughter gets injured during tryouts for her school basketball team and goes to urgent care for treatment. Diagnosis: dislocated elbow and fracture of the forearm and wrist. Although surgery isn’t necessary, she will need follow-up appointments and physical therapy.



BENEFITS PAID TO YOU	
Urgent Care Visit.....	\$60
X-ray.....	\$60
Dislocated Elbow.....	\$1,000
Arm Fracture.....	\$650
Wrist Fracture.....	\$650
Physician Follow-up Appointment.....	\$70
Physical Therapy Appointment (2 visits)	\$100
<b>SUBTOTAL.....</b>	<b>\$2,590</b>
<b>Youth Organized Sports Benefit (25% of subtotal).....</b>	<b>\$643</b>
<b>Total paid directly to you.....</b>	<b>\$3,233</b>

You’d get an additional 25% if your child is injured while participating in an organized athletic activity — whether it’s football practice, a soccer game or dance class.

Imagine that you survive a serious car accident. After a trip to the ER, you stay in the hospital for several days while you recover. In the weeks following the accident, you have a follow-up appointment at a clinic in another city and physical therapy.



BENEFITS PAID TO YOU	
Ambulance.....	\$600
Emergency Room Visit.....	\$200
CAT Scan.....	\$300
Hospital Admission Benefit (Metro Area)	\$240
5-Day Hospital Confinement (Metro Area) (\$240 per day).....	\$1,200
Right Leg Fracture.....	\$6,000
Knee Cap Fracture.....	\$1,300
Pelvis Fracture.....	\$3,400
Physician Follow-up Appointment.....	\$70
Physical Therapy Appointment.....	\$50
<b>SUBTOTAL.....</b>	<b>\$13,360</b>
<b>Automobile Accident Benefit.....</b>	<b>\$500</b>
<b>Transportation Benefit.....</b>	<b>\$200</b>
<b>Lodging (4 days).....</b>	<b>\$800</b>
<b>Total paid directly to you.....</b>	<b>\$14,860</b>

You’d get an additional \$500 because you were injured in a car accident. Because you drove more than 100 miles one way for your follow-up appointment, you’d receive an extra \$200. If your car accident occurred more than 100 miles away from your home and a family member who resides with you traveled to be near you while you were in the hospital, we’d pay additional benefits to help cover lodging expenses.

## Affordable Group Rates

Because you'll be buying this insurance through New York State Business Group, Inc., you'll have access to affordable group rates. You'll also have the convenience of having your premium deducted directly from your paycheck. Your rates will not increase as you grow older — meaning you'll pay the same premium for the life of the policy, even if you continue your coverage after your employment with New York State Business Group, Inc. ends (this is known as portability).

It pays to be well-adjusted. If you need to see a chiropractor while you're recovering from an accident, you can get a benefit of \$60 (up to two visits per accident, providing those visits are on different days).

Staying in a hospital in the metro area can be costly, even with medical insurance coverage. You'll receive a \$240 benefit if you're admitted — plus \$240 for every day you're hospitalized.\*

If you or a dependent travel at least 100 miles from your or your dependent's place of residence for treatment, you'll receive a Transportation Benefit of \$200 for each day of travel.\*\* We'll pay a \$200 Lodging Benefit per day\*\* if you or a dependent travel at least 100 miles from your or your dependent's place of residence for treatment and you, your dependent or another person incurs a lodging expense.

\*Up to 365 days per accident.

\*\*Maximum 30 days per accident; 90 days per year.

Coverage for...	Monthly Premium
You	\$20.72
You and your spouse	\$29.64
You and your children	\$36.09
You, your spouse and your children	\$55.22

These are actual benefits you could receive in the event of a covered accident. Benefits are paid once per covered accident unless otherwise noted:

Emergency Care Benefits	
Ambulance — Air	\$1,500
Ambulance — Ground	\$600
Emergency Room Visit	\$200
Urgent Care Visit	\$60
Initial Care Visit (not payable if Urgent Care or Emergency Room Visit Benefit is payable)	\$60
Emergency Dental Care — Crown	\$350
Emergency Dental Care — Extraction	\$150
Outpatient X-ray	\$60
Major Diagnostic Exam (such as CT scan, MRI, EEG)	\$300
Transfusion Blood, Plasma or Platelets	\$600

Specific Injury Benefits	
Burns	\$500-\$12,500, depending on severity
Coma	\$15,000
Concussion	\$200
Eye Injury	\$300
Lacerations	\$100-\$800, depending on size
Skin Graft	50% of burn benefit

Dislocations	Non-surgical/Surgical
Ankle, Collarbone (sternoclavicular), Elbow, Foot, Hand, Lower Jaw, Shoulder, Wrist	\$1,000/\$2,000
Knee (not including kneecap)	\$1,000/\$2,000
Collarbone (acromioclavicular), Spine	\$500/\$1,000
Finger, Rib, Toe	\$200/\$400
Hip	\$3,500/\$7,000
Partial Dislocation	25% of the associated dislocation listed above (non-surgical)

Fractures	Non-surgical/Surgical
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
Rib	\$500/\$1000
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
Skull (depressed)	\$5,250/\$10,500
Skull (non-depressed)	\$2,000/\$4,000
Chip Fracture	25% of the associated fracture listed above (non-surgical)

Surgical Benefits	
Knee Cartilage (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)	
Exploratory	\$250
Repair	\$1,000
Tendon, Ligament, Rotator Cuff (If two or more surgeries are required for the same covered accident, will pay the highest benefit amount)	
Exploratory	\$250
Repair of one	\$1,000
Repair of two or more	\$1,500
Ruptured Disc	
Repair	\$1,000
Abdominal/Thoracic Surgery (If more than one surgery required for the same covered accident, will pay the highest benefit amount)	
Exploratory	\$400
Laparoscopic Repair Surgery	\$1,000
Open Repair Surgery	\$2,000
Surgical Facility Benefit	\$500

Hospital Benefits	
Hospital Admission Metro Area (once per covered accident)	\$240
Hospital Admission Non-Metro Area (once per covered accident)	\$165
Daily Hospital Confinement Metro Area (maximum 365 days per covered accident)	\$240 per day
Daily Hospital Confinement Non-Metro (maximum 365 days per covered accident)	\$165 per day
Daily Rehabilitation Facility (maximum 90 days per covered accident)	\$150 per day

Follow-Up Care	
Medical Appliance (e.g., wheelchair, cane or brace)	\$200
Chiropractic Care (maximum 2 visits per covered accident, 1 per day)	\$60 per day
Physician Follow-up (maximum 3 visits per covered accident, 1 per day)	\$70 per day
Hearing Device	\$600
Prosthesis	One: \$1,000 Two or more: \$2,000
Occupational, Speech or Physical Therapy (maximum 4 visits per covered accident, 1 per day)	\$50 per day

Additional Benefits	
Lodging (per day, to a maximum of 30 days per covered accident and a total of 90 days per year)	\$200
Transportation (per trip) (per day, to a maximum of 30 days per covered accident and a total of 90 days per year)	\$200
Automobile Accident Benefit	\$500
Youth Organized Sports Benefit	Additional 25% of total benefit payable

Accidental Death and Dismemberment (AD&D)	
Accidental Death You: Spouse: Child:	\$100,000 \$50,000 \$25,000
In the event of a covered accidental dismemberment or impairment, this policy would pay a percentage of the Accidental Death benefit:	
Loss of both hands or feet	30%
Loss of one hand and one foot	30%
Loss of one hand or one foot	15%
Loss of one digit (finger or toe)	2%
Loss of two or more digits (fingers and/or toes)	5%
Uniplegia	15%
Hemiplegia, Paraplegia or Triplegia	30%
Quadriplegia	50%
Loss of sight (one eye); loss of hearing (one ear)	15%
Loss of sight (both eyes); loss of hearing (both ears)	30%
In the event of an accidental death, this policy would pay the full Accidental Death benefit. In certain scenarios, it would also pay an additional percentage of the Accidental Death benefit:	
Air Bag Benefit	10%
Helmet Benefit	10%
Seat Belt Benefit	10%
Repatriation/transportation of remains	10%
Death that occurs while aboard commercial transportation	100%

## Important Details

Here's where you'll find the nitty-gritty details about Accident insurance.

### Portability

This coverage is portable. That means that you may be able to continue your coverage — at the same rate you would pay today — if your employment ends, the group policy terminates or your insurance ends because you no longer meet the eligibility requirements.

### Eligibility Requirements

To be eligible for this coverage, you must be a regular member of New York State Business Group, Inc., actively working in the United States at least 20 hours per week and a citizen or resident of the United States or Canada. 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, 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. You cannot be insured as both an individual and a dependent.

A minimum number of eligible employees must apply and qualify for the proposed plan before Accident insurance coverage can become effective.

### Your Effective Date

You must satisfy the eligibility requirements listed above, serve an eligibility waiting period, receive evidence of good health underwriting approval (if applicable), 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.

Please contact your human resources representative or plan administrator for more information regarding the requirements that must be satisfied for your insurance to become effective.

### Exclusions

Benefits are not payable if an accident is caused by or contributed to any of the following:

- War or act of war
- Suicide or other intentionally self-inflicted injury

- Participating in a felony
- Participating in a riot or insurrection
- Alcoholism and drug addiction. We shall not be liable for 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
- Flying in or on any aircraft, except as a fare-paying passenger on a commercial aircraft
- Extra-hazardous activities means aviation and related activities, such as, but not limited to, bungee jumping sky diving, parachuting, base jumping, mixed martial arts, or mountain climbing and participation as a professional in athletics or sports
- Cosmetic surgery or other procedure to improve appearance, unless it is necessary to correct a deformity or restore bodily function after a covered accident

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

### 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.

## About The Standard Life Insurance Company of New York

At The Standard, we've worked hard to earn our reputation for quality products, excellent service and dedication to our customers. We are committed to our core purpose: to help people achieve financial well-being and peace of mind. From our headquarters in White Plains, we offer a range of group insurance products to serve the needs of employees across the state of New York.

To learn more about products from The Standard, contact your human resources department or visit us at

**[www.standard.com](http://www.standard.com)**.

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products in New York are offered by, and the sole responsibility of, The Standard Life Insurance Company of New York of White Plains, New York.

The Standard Life Insurance Company of New York is licensed to solicit insurance business in only the state of New York.

This policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. IMPORTANT NOTICE- THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.

GPNY0614-ACC

[The Standard Life Insurance Company of New York](#)  
360 Hamilton Avenue, Suite 210  
White Plains NY 10601-1871

**[www.standard.com](http://www.standard.com)**

SNY 17615-D-445344 (11/17)

5422045-131002

## **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 The Standard Life Insurance Company of New York.
- For help in understanding your health insurance, contact your state insurance department or state health insurance assistance program (SHIP).

Group Accident Insurance  
NEW YORK STATE  
REQUIRED DISCLOSURE STATEMENT

The insurance evidenced by this certificate provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical or major medical insurance, as defined by the New York State Department of Financial Services.

IMPORTANT NOTICE—THIS POLICY AND CERTIFICATE DOES NOT PROVIDE COVERAGE FOR SICKNESS.

COVERED CONDITIONS*	
Emergency Care Benefits	Specific Injury Benefits
Follow Up Care Benefits	Surgical Benefits
Hospital Benefits	

\*There may also be Additional Benefits as well as Accidental Death and Dismemberment Benefits (Value Added AD&D Benefits as well) included.

EXCLUSIONS:

Benefits are not payable if the Accident is caused or contributed to by any of the following:

- War or act of War whether declared or undeclared.
- Suicide or other intentionally self-inflicted Injury.
- Participating in a felony, riot, or insurrection. Participating does not include being at the scene of a felony, riot, or insurrection while performing official duties.
- Alcoholism and drug addiction. We shall not be liable for any Accident sustained or contracted in consequence of you *(and if applicable, your Dependent)* being intoxicated or under the influence of any narcotic unless administered on the advice of a Physician.
- Flying in or on any aircraft; except:
  - As a fare-paying passenger on a regularly scheduled commercial flight.
  - As a passenger or pilot in the Policyholder's or Employer's aircraft while flying on the Policyholder's or Employer's business provided:
    - The aircraft has a valid U.S. airworthiness certificate (or foreign equivalent).
    - The pilot has a valid pilot's certificate with a non-student rating authorizing him or her to fly the aircraft.
- *Note: if your Policy does not cover work-related accidents this does not apply:* Any Accident which is covered by a state or federal workers' compensation, employers' liability or occupational disease law.
- Extra-hazardous activities means aviation and related activities, such as sky diving and parachuting, and participation as a professional in athletics or sports.
- Cosmetic surgery or other procedure which is directed at improving your *(and if applicable, your Dependent)* appearance, unless such cosmetic surgery or procedure is necessary to correct a deformity or restore bodily function resulting from a Covered Accident.

This disclosure statement is a very brief summary of your contract. The contract itself sets forth the rights and obligations of both you and The Standard Life Insurance Company of New York. It is therefore imperative that you READ YOUR POLICY AND CERTIFICATE carefully.