

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

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

24-hour coverage

Portability

