

Accident Insurance



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 sports¹

Sign up for Accident insurance during your enrollment period.

Questions?

Call the Blue Valley Benefits Help Center at 844.239.0434 or visit bvschoolsbenefits.com.

Here's what it covers²

 ENHANCED	
Emergency Care Benefits	
Air Ambulance	\$800
Blood, Plasma, Platelets	\$300
Emergency Dental/Crown	\$200
Emergency Room Visit	\$200
Ground Ambulance	\$300
Initial Care/Urgent Care Benefit	\$50/\$200
Major Diagnostic Exam	\$200
Outpatient X-Ray	\$100
Specific Injury Benefits	
Burns (varies per degree)	\$200 - \$10,000
Coma	\$7,500
Concussion	\$150
Eye Injuries	\$200
Lacerations (varies per length of cut)	\$75 - \$500
Skin Grafts (% of burn benefits)	25%
Fractures (varies per bone)	\$100 - \$8,000
Dislocations (varies per bone)	\$150 - \$5,000
Surgical Benefits (amount may vary per surgery method)	
Knee Cartilage	\$200 - \$750
Ligament/Tendons/Rotator Cuff	\$200 - \$1,000
Surgery: Abdominal or Thoracic	\$200 - \$1,500
Surgical Facility Benefit	\$150
Hospital Benefits	
CCU Admission ³	\$750
Daily Rehab Facility (per day up to 90 days)	\$100
Daily CCU (per day up to 15 days) ³	\$200
Hospital Admission	\$1,250
Daily Hospital Confinement (per day up to 365 days)	\$200
Follow-Up Care	
Follow-Up Care – per day	\$50 up to 2 days
Therapy Service – per day	\$50 up to 3 days
Chiropractic Care – per day	\$50 – up to 2 days
Paralysis (varies based on type)	10% - 50%
Loss of Sight or Hearing (varies if 1 or both eyes or ears)	15% - 30%
Common Carrier	100%

This chart shows a partial listing of the more than 70 benefits included in each Accident insurance plan.

Standard Insurance Company
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standard.com/accident

- 1 Youth Organized Sports Benefit applies to covered children 18 years old or younger.
- 2 This chart is only a partial listing of benefits offered. If benefit requirements are met, benefits are paid once per covered accident unless otherwise noted. 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 amount of benefits provided depends on the policy selected. Premium will vary according to the selection made. Please contact The Standard for additional information, including costs and complete details of coverage.
- 3 This benefit pays in addition to the Daily Hospital Confinement Benefit.

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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.

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