

# ACCIDENT INSURANCE

An affordable solution to keep employees protected.



**SecureCare  
Group Insurance**

Underwritten by  
Standard Life and Accident Insurance Company

# Why Purchase Accident Insurance?

The harsh reality is **people often disregard the possibility of accidental injuries... Are you protected?**

Accidents can cause unforeseen financial burden, such as unpaid leave, uncovered out-of-pocket expenses and hospital confinement. In fact, **4** out of **10** people are **treated in emergency rooms each year,**<sup>1</sup> and the typical length of a hospital stay is **five days, costing nearly \$10,000.**<sup>2</sup>

## What is Accident Insurance?

With the cost of health insurance becoming increasingly expensive, more employers are choosing to offer insurance plans with high deductibles or cutting back on coverage altogether. Accident Insurance can be an expense management solution. It provides protection from the unanticipated expense of accidental injuries by paying cash benefits upfront for qualified accidents.

The benefits can be used to help pay the out-of-pocket costs of medical treatment such as deductibles and copays, or other diagnostics or therapy that primary insurance doesn't always cover. Accident insurance benefits can also be used to help with living expenses, such as mortgage, rent, car payments, gas, childcare or groceries.

**SecureCare Accident Insurance** offers three affordable plans with options for spouse and dependent coverage.

## Here's How SecureCare Accident Benefits Work:

Accident Insurance helps pay for the unexpected costs of an accidental injury. **SecureCare** provides benefits for initial care, treatment, facility care and follow-up care.

Here's an example: An accidental injury is suffered at home and transportation to the nearest emergency room is needed to treat a fractured wrist and torn ligament. Accident Insurance Diamond plan benefits could look something like this.

<b>Ambulance</b>	=	\$200
<b>Emergency Room</b>	+	\$125
<b>X-Ray</b>	+	\$40
<b>Fracture</b> <small>(lump sum benefit for injury)</small>	+	\$250
<b>Surgery</b>	+	\$1,500
<b>Dr. Visit for Follow-Up Treatment</b>	+	\$50
<b>TOTAL BENEFITS:</b>	=	<b>\$2,165</b>

This example is for illustrative purposes only. Please refer to the certificate schedule of benefits for further details.



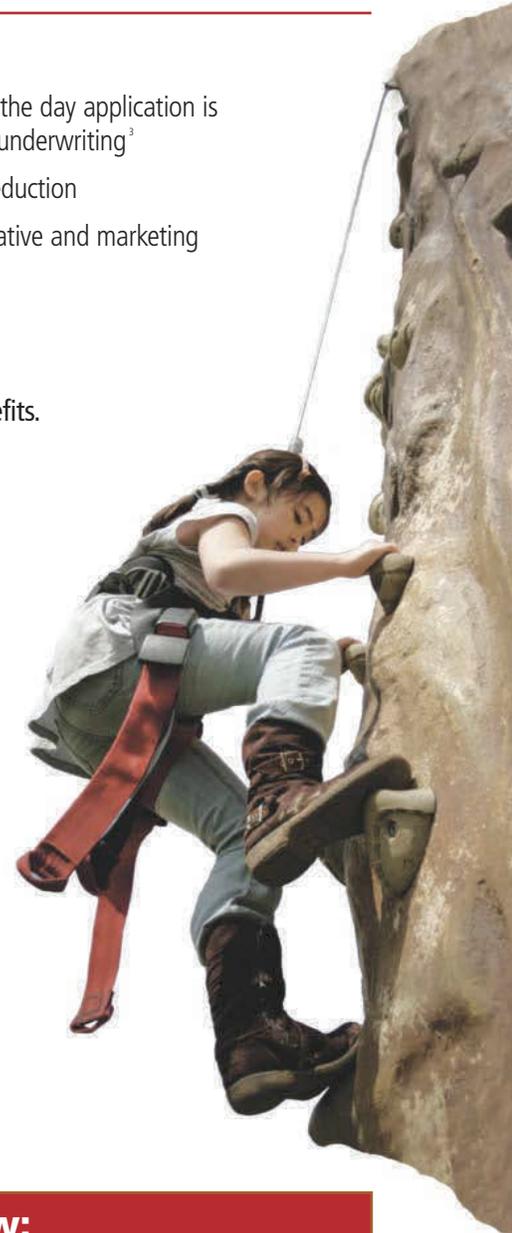
# 3 AFFORDABLE PLANS AVAILABLE

- Coverage is available for ages 18 - 74
- Pays in addition to other coverage
- Spouse and dependent coverage is available
- Employees working 30 hours or more per week are eligible
- Coverage is in force from the day application is submitted depending on underwriting<sup>3</sup>
- Convenience of payroll deduction
- Knowledgeable administrative and marketing support team

## ACCIDENT BENEFITS

The grid below shows a cost comparison by plan of some of our most commonly used benefits.

	Gold	Platinum	Diamond
<b>Emergency Room</b> (per day, 3 per calendar year)	\$75	\$100	\$125
<b>Hospital Confinement</b> (per day, 365 day maximum)	\$150	\$225	\$250
<b>Hospital Admission</b> (per hospital confinement)	\$1,000	\$1,500	\$2,000
<b>Daily Intensive Care</b> (per day, 30 day maximum)	\$450	\$475	\$500
<b>Surgery</b> (per day)	\$750	\$1,000	\$1,500
<b>Anesthesia</b> (per day)	\$187.50	\$250	\$375
<b>Continuous Care</b> <sup>4</sup> (30 day maximum)	\$90	\$135	\$150



## All three plans include the benefits listed below:

<ul style="list-style-type: none"> <li>■ Physician Office Visit</li> <li>■ Hospital Admission</li> <li>■ Hospital Confinement</li> <li>■ Hospital Intensive Care Unit</li> <li>■ Ground/Air Ambulance</li> <li>■ Emergency Room</li> <li>■ Diagnostic Exams                             <ul style="list-style-type: none"> <li>- Lab</li> <li>- EKG</li> <li>- Other Tests</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>■ Continuous Care                             <ul style="list-style-type: none"> <li>- Skilled Nursing Facility</li> <li>- Rehabilitation Facility</li> <li>- Rehabilitation Unit</li> <li>- Home Health Care</li> <li>- Hospice Care</li> </ul> </li> <li>■ Anesthesia/Surgery                             <ul style="list-style-type: none"> <li>- Abdominal</li> <li>- Thoracic</li> <li>- Tendon</li> <li>- Ligament</li> <li>- Rotator Cuff</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>■ Outpatient Diagnostics                             <ul style="list-style-type: none"> <li>- X-ray</li> <li>- MRI</li> <li>- MRA</li> <li>- CAT Scan</li> <li>- PET Scan</li> <li>- CT Scan</li> </ul> </li> <li>■ Wellness and Preventive Care</li> <li>■ Accidental Death</li> <li>■ Accidental Dismemberment</li> <li>■ Paralysis</li> </ul>	<ul style="list-style-type: none"> <li>■ Prosthetics</li> <li>■ Coma</li> <li>■ Fractures</li> <li>■ Dislocations</li> <li>■ Burns</li> <li>■ Transportation</li> <li>■ Lodging</li> </ul>
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# Our Commitment

SecureCare Group Insurance is committed to providing innovative solutions that meet the needs of our clients. We do this by maintaining the highest standards of integrity, service and respect. We exceed expectations by providing an innovative product portfolio and superior delivery systems with an unparalleled customer centric focus.

*This Policy provides Limited Benefits. Policy Form SL-VERSEP-14 is not available in all states and benefits may vary. The policy has specific terms and conditions relating to coverage, including limitations and exclusions.*

1. *Injury facts. (2014). Itasca, IL: National Safety Council.*
2. *Moore, B., Levit, K., & Elixhauser, A. (2014, October). Costs for Hospital Stays in the United States, 2012 #181. Retrieved March 02, 2017, from <https://www.hcup-us.ahrq.gov/reports/statbriefs/sb181-Hospital-Costs-United-States-2012.jsp>*
3. *An applicant enrolling outside of open enrollment or initial hire may be subject to underwriting.*
4. *Continuous Care means care received in a Skilled Nursing Facility, Rehabilitation Facility, Rehabilitation Unit or Home Health Care or Hospice. The Continuous Care must begin within 7 days following discharge from a hospital and be necessary to treat the same condition that caused the hospitalization. Benefits are payable for a period equal to the length of the preceding hospital stay not to exceed 30 days.*



For Service: 1.888.429.0914

For Claims: 1.888.350.1488