

# Welcome to your employee benefits.

Enroll in coverage now to help protect  
yourself and your loved ones in the future.



The California State University

Your Accident Insurance Benefit Guide

Standard Insurance Company



# Act Now to Help Protect What Matters Most



The life you're building for yourself and your family is precious. Every financial decision, every first step, every milestone — these are the things that matter. Think of insurance as a financial safety net that can help protect you when life doesn't go as planned. Enrolling in coverage now is a small thing you can do to help make sure you and your loved ones keep moving forward.

In this guide, you'll find details about your group insurance options from Standard Insurance Company (The Standard) and the forms you need to start the application process.



## Protection from the Unexpected

Even with medical insurance, a serious illness or accident – or even a routine stay in the hospital – can be a drain on your finances. The following types of insurance pay a benefit to help you pay the bills. Use the payment however you like to cover out-of-pocket medical costs and other living expenses.

**Accident insurance** pays a lump sum directly to you so you can help cover out-of-pocket expenses as you or a family member recuperates after an accident.

### Benefits You Can Apply for Now:

- Accident insurance

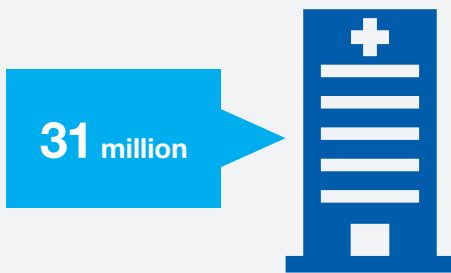


# Group Accident Insurance

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.



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.

### 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>\$648</b>
<b>Total paid directly to you.....</b>	<b>\$3,238</b>

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.



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.

### BENEFITS PAID TO YOU

Ambulance.....	\$600
Emergency Room Visit.....	\$200
CAT Scan.....	\$300
Hospital Admission Benefit .....	\$1,500
5-Day Hospital Confinement (\$400 per day).....	\$2,000
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>\$15,420</b>
<b>Transportation Benefit.....</b>	<b>\$200</b>
<b>Lodging (4 days).....</b>	<b>\$800</b>
<b>Total paid directly to you.....</b>	<b>\$16,420</b>

## Affordable Group Rates

Because you'll be buying this insurance through The California State University, 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 The California State University 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 can be costly, even with medical insurance coverage. You'll receive a \$1,500 benefit if you're admitted — plus \$400 for every day you're hospitalized.\* And if you're admitted or confined to a critical care unit while you're in the hospital, you'll receive additional critical care unit benefits.

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	\$9.52
You and your spouse/domestic partner	\$15.14
You and your children	\$19.13
You, your spouse/domestic partner and your children	\$29.77

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)

## Group Accident Insurance

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 (once per covered accident)	\$1,500
Daily Hospital Confinement (maximum 365 days per covered accident)	\$400 per day
Critical Care Unit Admission* (once per covered accident)	\$1,000
Daily Critical Care Unit Confinement* (maximum 15 days per covered accident)	\$200 per day
Daily Rehabilitation Facility (maximum 90 days per covered accident)	\$150 per day
* Payable in addition to any Hospital Admission and/or Daily Hospital Confinement Benefit you may be eligible to receive.	

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
Youth Organized Sports Benefit	Additional 25% of total benefit payable

## 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 through direct bill 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 employee of The California State University, actively working in the United States, a citizen or resident of the United States, benefit eligible and one of the following:

- Appointed half-time or more for more than six months in an eligible employee category; or
- Appointed for at least six (6) weighted teaching units or more for at least one semester or two or more consecutive quarter terms in a lecturer or coach academic year position (Unit 3)

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 child(ren) from birth through age 25. Your child(ren) cannot be insured by more than one employee. Your spouse/domestic partner or child(ren) must not be full-time member(s) of the armed forces. You cannot be insured as both an individual and a dependent.

### Your Effective Date

You must satisfy the eligibility requirements listed above, serve an eligibility waiting period, 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.

Once we receive your application and you meet the Actively at Work Requirements, we will notify the State Controller's Office to commence payroll deductions. If this notification is received by the State Controller's Office on or before the 10<sup>th</sup> of the month, your insurance will become effective on the first of the following month, otherwise there will be a delay of one month.

If you have questions, please contact your Dedicated Account Specialist at The Standard.

### Exclusions

Benefits are not payable if an accident is proximately caused by any of the following:

- War or any act of war
- Suicide or other intentionally self-inflicted injury, while sane or insane
- Committing or attempting to commit a felony or being engaged in an illegal occupation
- 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
- Sickness existing at the time of the accident, including any medical or surgical treatment or diagnostic procedure for a sickness
- Travel or flight in or on any aircraft, except as a fare-paying passenger on a commercial aircraft
- Engaging in mountain climbing, caving, heli-skiing, boxing, full contact martial arts, bungee jumping, base jumping, parachuting, skydiving, hang gliding, sail gliding, parasailing, parakiting, kitesurfing, kiteboarding, or scuba diving
- Practicing for, or participating in, any semiprofessional or professional competitive athletic contests for which any type of compensation or remuneration is received
- Routine eye exams and dental procedures other than a crown or extraction for a tooth or teeth as a result of a covered accident
- Riding in or driving any automobile in a race, stunt show or speed test
- Cosmetic surgery or other procedure to improve appearance, unless it is necessary to correct a deformity or restore bodily function after a covered accident
- Any accident which occurs while you or your dependents are incarcerated in a jail, penal, or correctional institution

### 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/domestic partner insurance ends when your insurance ends, they cease to meet the definition of child or spouse/domestic partner, you stop making premium payments for child or spouse/domestic partner insurance, spouse/domestic partner 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.

This is a limited benefit policy.

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**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 Standard Insurance Company.
- For help in understanding your health insurance, contact your state insurance department or state health insurance assistance program (SHIP).



## About Standard Insurance Company

For more than 100 years, we have been dedicated to our core purpose: to help people achieve financial well-being and peace of mind. Headquartered in Portland, Oregon, The Standard is a nationally recognized provider of group employee benefits. To learn more about products from The Standard, 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 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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Enrollment Booklet  
SI 16891-D-CA-758442 (12/19)  
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