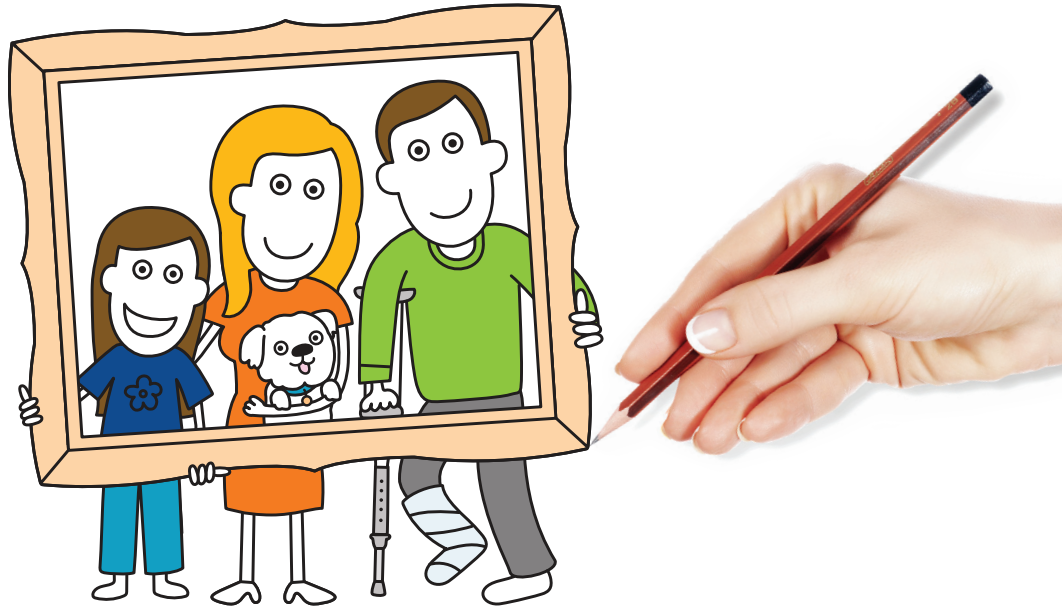


Voluntary Accident Insurance



Draw on the protection provided by your benefits.

Great news! Your employer is offering you the opportunity to purchase accident insurance at group rates from Reliance Standard, a trusted benefits carrier in business for over a century.



No one likes to think about the possibility of an accident, but the very likelihood is inescapable. Think about it: Have you or anyone in your family ever had an automobile accident? Slip and fall? How about a bicycle or skiing accident? When was the last time you saw the inside of an Emergency Room? If you're like most Americans, it wasn't too long ago!



Medical insurance offsets most of the treatment costs for injuries resulting from an accident. But what about the out of pocket costs you don't consider? There's time off from work while you or a loved one convalesces, doctor visits and hospital co-pays, medical insurance deductibles, maybe child care expenses—even stocking up on ibuprofen and bandages! It's inconvenient, expensive, and can make a serious dent in a family's savings. Accident insurance provides a hedge against this possibility, paying a fixed, lump-sum benefit for injuries resulting from a covered accident—up to and including death if your employer's plan includes that provision.

These benefits are paid directly to you or your designee, to use however you wish. The benefit schedule specifies payment amounts for events like hospitalizations, Emergency Room treatments, surgery, coma, paralysis, major diagnostic tests, physical therapy, fractures, burns, dislocations, etc.



“I already have medical insurance for those things.”

Medical insurance is a necessity to cover treatment costs for injuries sustained in an accident. You may have other insurance, like auto or homeowner's insurance that may come into play when you or a loved one is involved in an accident.

But treatment costs are only one piece of the financial puzzle when someone is injured. Lost wages and increased household expenses, paired with the leftover costs medical insurance doesn't cover such as co-pays and deductibles, can mean bills piling up just when you're least able to keep up with them.

"OK, so I have an accident. It's not a big deal."

The economic impact of these fatal unintentional injuries amounted to about \$2,600 per capita, or about \$6,700 per household. These are costs that every individual and household pays for whether directly out of pocket, through higher prices for goods and services or through higher taxes.

— National Safety Council, 2015

"I don't see the value in another insurance policy."

Think about this: You buy life insurance in the event you die. You buy disability insurance in the event you can't work for a period of time because of an illness. But you buy medical insurance because you're pretty sure you're going to need it! Accident insurance is like that: the odds are good you or someone in your family is going to be injured in an accident at some point. And you can purchase coverage for you, you and your spouse, or your entire family. Further, your employer may offer a choice of plans that allow you to select the one that fits your need and budget best.

"What if I don't get approved?"

Actually, you cannot be turned down for this insurance if you are an eligible employee—coverage is guaranteed—and there is no medical underwriting.

"What do I do now?"

If you agree that you and your loved ones can benefit from this important coverage, it is easy to get started. Simply review the accompanying materials that provide more detail about the plan which includes a description of benefits, exclusions and limitations, and complete the Reliance Standard enrollment form supplied by your employer. If you have questions or require an enrollment form, please contact your Benefits Administrator.

Why Reliance Standard?

You are buying Accident insurance from Reliance Standard Life Insurance Company, a national insurer in business for over a century.

Do the math:

 **1 in 8**

Americans sought medical attention for an injury in 2013.

RELIANCE STANDARD
A MEMBER OF THE TOKIO MARINE GROUP

www.reliancestandard.com

This information is not an insurance policy and does not describe the entire plan. For more detailed information, you must ask your employer's Human Resources benefit manager. There is a detailed description of the plan's provisions, limitations and exclusions in the Certificate of Insurance which is issued to you after your application is processed.

The availability of the described products, benefits and features may vary by state.

Group accident coverage is underwritten by Reliance Standard Life Insurance Company and provided through policy form series LRS-9453-0111, et al. Reliance Standard Life Insurance Company is licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. In New York, insurance products and services are provided through First Reliance Standard Life Insurance Company, Home Office: New York, NY.

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