

Accident Insurance

Reliance Standard

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 for over a century.



“Why do I need an Accident Insurance policy?”

No one likes to think about the possibility of an accident, but the likelihood is inescapable. Have you or anyone you know ever had an automobile accident? Slip or fall? Or how about a sports injury? Whether it's a minor injury or something more severe, accidents often happen when your doctor's office isn't open, meaning you may have to go to the emergency room or urgent care where your out-of-pocket costs are the greatest.



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 your deductible, co-pays, prescriptions and even time off of work. It's inconvenient and expensive and can impact your financial situation. Accident insurance provides a hedge against this possibility paying benefits for injuries resulting from a covered accident.

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, fractures, dislocations, burns, comas and diagnostic testing.



“I already have medical insurance for those things”

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

RELIANCE STANDARD
A MEMBER OF THE TOKIO MARINE GROUP

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 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. Reliance Standard is a branding name. Reliance Standard Life Insurance Company (Home Office Schaumburg, IL) is licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. First Reliance Standard Life Insurance Company (Home Office New York, NY) is licensed in New York and Delaware. Standard Security Life Insurance Company of New York (Home Office New York, NY) is licensed in all states. Product features and availability may vary by state.

“I have an accident, is it really a big deal?”

The economic impact of all unintentional injuries in the U.S. amounts to \$1,097.9 billion. These are costs that every individual and household pays whether directly out-of-pocket, through higher prices of goods and services or through higher taxes. (Injury Facts 2020)

55.4 Million

Is the number of nonfatal, preventable injuries in 2020. About 1 in 6 sought medical attention

*Injury Facts, 2020

“I have plenty of coverage, I don’t need this policy”

Sure, you have medical, dental and vision insurance. You may even have a HSA/FSA account. If you have an accident, you’re financially covered, right? Not necessarily. Most, if not all, medical insurance policies leave you with unexpected out-of-pocket expenses such as co-pays and deductibles. Since the accident policy pays you directly, you determine how you want to use the funds. This coverage is available to you, your spouse and your dependent children.

“What if I don’t get approved?”

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’s easy to get started. Simply review the materials from your employer that provide more detail about the plan which includes a description of benefits, exclusions and limitations and follow the instructions from your employer has provided on how to enroll.

“Why Reliance Standard?”

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

It pays to have Accident Insurance

You can receive a lump-sum payment to help you keep up with expenses such as:

Medical Bills	Mortgage/Rent	Maintenance/Repairs	Childcare or housekeeping help	Utilities and monthly bills	Adult Care	Anything else you may need to use it for
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LIFE INSURANCE COMPANY

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