Underwritten by: **American Heritage Life Insurance Company**

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by American Heritage Life Insurance Company, Jacksonville, Florida in all states except New York. Product features and availability vary by state and are solely the responsibility of American Heritage Life Insurance Company.

Accident Insurance

Protection for accidental injuries on- and off-the-job, 24 hours a day



Think About This

More than 85% of medically consulted injuries suffered by workers occurred off the job†

Every 10 minutes, 1,054 people suffer an injury severe enough to require a doctor or medical professional†

3.2 million peoplewere treated in emergency departments for injuries involving sports and recreational equipment in 2021†

When an accidental injury requires medical attention, the costs can pile up quickly. Accident Insurance can help pick up where other insurance leaves off, providing a cash benefit to help cover expenses.

Here's How It Works

- Select a benefit and premium amount that meets your needs
- Premiums will be deducted each pay period
- If you have an accident and receive medical attention, file a claim and you may receive cash benefits*

Protecting Your Finances

You've worked hard for your savings – don't let an accident wipe them out.

- Protect your checking and savings
- Don't dip into your 401(k)

Protecting insureds for over 60 years

Meeting Your Needs

- Guaranteed Issue coverage, subject to exclusions and limitations*
- Coverage can include your dependents
- Premiums are affordable and can be conveniently payroll deducted
- Coverage may be continued; refer to your certificate for details

†National Safety Council, Injury Facts®, 2022 Edition.

*Please refer to the Exclusions and Limitations section of this brochure.

Meet Daniel & Sandy



Choose

Daniel signs up for Accident Insurance during his employer's Open Enrollment.

Use

A few months later, Daniel hurts his leg playing basketball. Here's his story:

Ambulance
Daniel's teammate calls an ambulance to take him to the hospital

Tests
After X-rays, the doctors determine that Daniel ruptured his Achilles tendon

Hospital Stay
He is admitted to the hospital for a one-day stay to undergo surgery

Surgery
Daniel has the surgery and is sent home with crutches and medications

Recovery
Daniel has six weeks of physical therapy to regain strength in his leg

Claim

Daniel files a claim on his Accident coverage through the convenient web portal, **MyBenefits. He receives cash benefits for:**

- Ambulance Services (Ground Ambulance)
- Medicine
- Medical Expenses (Emergency Room and X-rays)
- Initial Hospitalization Confinement
- Hospital Confinement
- Tendon Surgery
- General Anesthesia
- Accident Follow-Up Treatment
- Physical Therapy (1 day/week)

MyBenefits Claim Filing Portal

standard.com/ahl/mybenefits

Offers 24/7 access to important information about your benefits. eSign, submit and check your claims (including claim history), request cash benefits to be direct deposited, make changes to personal information, and more.

Here are some of the ways Daniel can use his cash benefits

Finances
Can help protect savings, retirement plans and 401(k)s from being depleted

Travel
Can help pay for expenses while receiving treatment in another city

Home
Can help pay the mortgage, continue rental payments, or perform needed home repairs for after care

Expenses
Can help pay for his family's living expenses, such as bills, electricity, and gas

The example above details a fictional situation; your individual experience may vary.
For a listing of benefits and benefit amounts, see pages 3, 4 and 5.

Group Voluntary Accident (GVAP1)

On- and Off-the-Job Accident Insurance from
American Heritage Life Insurance Company

Benefit Amounts

Benefits are paid once per accident unless otherwise noted here

Base Policy Benefits		Plan 1	Plan 2
Accidental Death	Employee	$40,000	$60,000
	Spouse	$20,000	$30,000
	Children	$10,000	$15,000
Common Carrier Accidental Death	Employee	$200,000	$300,000
(fare-paying passenger)	Spouse	$100,000	$150,000
	Children	$50,000	$75,000
Dismemberment [1]	Employee	$40,000	$60,000
	Spouse	$20,000	$30,000
	Children	$10,000	$15,000
Dislocation or Fracture [1]	Employee	$4,000	$6,000
	Spouse	$2,000	$3,000
	Children	$1,000	$1,500
Initial Hospitalization Confinement (pays once per lifetime)		$1,000	$1,500
Hospital Confinement (pays daily)		$200	$300
Intensive Care (pays daily)		$400	$600
Ambulance Services	Ground	$200	$300
	Air	$600	$900
Medical Expenses (pays up to amount shown)		$500	$750
Outpatient Physicians Treatment (pays per visit)		$50.00	$75.00
Benefit Enhancement Rider		**Plan 1**	**Plan 2**
Hospital Admission (pays once/year)		$500	$500
Lacerations (pays once/year)		$50	$50
Burns	< 15% body surface	$100	$100
	15% or more	$500	$500
Skin Graft (% of Burns Benefit)		50%	50%
Brain Injury Diagnosis (pays once per lifetime)		$150	$150
Computed Tomography (CT) Scan and Magnetic Resonance Imaging (MRI) (pays once/accident/year)		$50	$50
Paralysis (pays once per lifetime)	Paraplegia	$7,500	$7,500
	Quadriplegia	$15,000	$15,000
Coma with Respiratory Assistance (pays once per lifetime)		$10,000	$10,000
Open Abdominal or Thoracic Surgery		$1,000	$1,000
Tendon, Ligament, Rotator Cuff	Surgery	$500	$500
or Knee Cartilage Surgery	Exploratory	$150	$150
Ruptured Disc Surgery		$500	$500
Eye Surgery		$100	$100
General Anesthesia		$100	$100
Blood and Plasma		$300	$300
Appliance		$125	$125
Medical Supplies		$5	$5
Medicine		$5	$5
Prosthesis	1 device	$500	$500
	2 or more	$1,000	$1,000
Physical Therapy (pays daily)		$30	$30
Rehabilitation Unit (pays daily)		$100	$100
Non-Local Transportation (pays up to three times per accident)		$400	$400
Family Member Lodging (pays daily)		$100	$100
Post-Accident Transportation (pays once/year)		$200	$200
Accident Follow-Up Treatment (pays daily)		$50	$50

[1] Up to amount shown; see Injury Benefit Schedule on reverse. Multiple losses from same injury pay only up to amount shown above.

Plan 1 Premiums

Mode	EE	EE + SP	EE + CH	F
Weekly	$4.16	$7.82	$8.51	$10.36
Semi-Monthly	$9.00	$16.93	$18.42	$22.45

Plan 2 Premiums

Mode	EE	EE + SP	EE + CH	F
Weekly	$5.70	$10.90	$11.93	$14.65
Semi-Monthly	$12.34	$23.61	$25.84	$31.73

Issue ages: 18 and over if actively at work

EE=Employee; **EE + SP** = Employee + Spouse;
EE + CH = Employee + Child(ren); **F** = Family

Injury Benefit Schedule is on reverse

FOR HOME OFFICE USE ONLY – GVAP1
Opt 1 - 2.0U Base; 1.0U BER
Opt 2 - 3.0U Base; 1.0U BER
ABQ V09.19.2025 Rate Insert Creation Date: 6/24/2026

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Injury Benefit Schedule

Benefit amounts for coverage and one occurrence are shown below.
Covered spouse gets 50% of the amount shown and children 25%.

Complete Dislocation	Plan 1	Plan 2
Hip joint	$4,000	$6,000
Knee or ankle joint [3], bone or bones of the foot [3]	$1,600	$2,400
Wrist joint	$1,400	$2,100
Elbow joint	$1,200	$1,800
Shoulder joint	$800	$1,200
Bone or bones of the hand [3], collarbone	$600	$900
Two or more fingers or toes	$280	$420
One finger or toe	$120	$180
Complete, Simple Or Closed Fracture	**Plan 1**	**Plan 2**
Hip, thigh (femur), pelvis [4]	$4,000	$6,000
Skull [4]	$3,800	$5,700
Arm, between shoulder and elbow (shaft), shoulder blade (scapula), leg (tibia or fibula)	$2,200	$3,300
Ankle, knee cap (patella), forearm (radius or ulna), collarbone (clavicle)	$1,600	$2,400
Foot [4], hand or wrist [4]	$1,400	$2,100
Lower jaw [4]	$800	$1,200
Two or more ribs, fingers or toes, bones of face or nose	$600	$900
One rib, finger or toe, coccyx	$280	$420
Loss	**Plan 1**	**Plan 2**
Life or both eyes, hands, arms, feet, or legs, or one hand or arm and one foot or leg	$40,000	$60,000
One eye, hand, arm, foot, or leg	$20,000	$30,000
One or more entire toes or fingers	$4,000	$6,000

[3]Knee joint (except patella). Bone or bones of the foot (except toes). Bone or bones of the hand (except fingers). [4]Pelvis (except coccyx). Skull (except bones of face or nose). Foot (except toes). Hand or wrist (except fingers). Lower jaw (except alveolar process).

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This material is valid as long as information remains current, but in no event later than June 24, 2029. Underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL). Insurance products are offered by American Heritage Life Insurance Company, Jacksonville, Florida in all states except New York. This information highlights some features of the policy/certificate but is not the insurance contract. Only the actual policy/certificate provisions control.

ABJ29977 - Insert - 87037

Benefits - Benefit paid for the following conditions (subject to limits listed on pages 3)

Base Policy Benefits

Accidental Death - must begin or be received within 180 days of the accident

Common Carrier Accidental Death - riding as a fare-paying passenger on a scheduled common carrier

Dismemberment - amount paid depends on type of dismemberment. See Injury Benefit Schedule on page 4. Must begin or be received within 180 days of the accident. Multiple dismemberments, are limited to the amount shown on pages 3 and 4.

Dislocation or Fracture - amount paid depends on type of dislocation or fracture. See Injury Benefit Schedule on page 4. Multiple dislocations or fractures are limited to the amount shown on page 4

Initial Hospitalization Confinement - initial hospitalization after the effective date

Hospital Confinement - up to 90 days for any one injury

Intensive Care - up to 90 days for each period of continuous confinement

Ambulance Services - transfer to or from hospital by ambulance service

Medical Expenses - expenses incurred for medical or surgical treatment. Expenses are limited to physician fees, X-rays and emergency room services. Includes treatment for dental repair to sound natural teeth if repair is diagnosed by a dentist as necessary and as a result of injury

Outpatient Physician's Treatment - treatment outside the hospital for any cause. Payable up to 2 visits per covered person, per calendar year and a maximum of 4 visits per calendar year if dependents are covered

Benefit Enhancement Rider Benefits

Hospital Admission - first hospital confinement occurring during a calendar year, and 12 months after rider effective date. Payable when a benefit has been paid under the Hospital Confinement Benefit in the base policy. Within 3 days after the accident

Lacerations - treatment for one or more lacerations (cuts). Within 3 days after the accident

Burns - treatment for one or more burns, other than sunburns. Within 3 days after the accident

Skin Graft - receiving a skin graft for which a benefit is paid under the Burns benefit

Brain Injury Diagnosis - first diagnosis of concussion, cerebral laceration, cerebral contusion or intracranial hemorrhage within three days of an accident. Must be diagnosed within 30 days after the accident by CT Scan, MRI, EEG, PET scan or X-ray. Within 3 days after the accident

Computed Tomography (CT) Scan and Magnetic Resonance Imaging (MRI) - must first be treated by a physician within 30 days after the accident. Must begin or be received within 180 days of the accident

Paralysis - spinal cord injury resulting in complete/permanent loss of use of two or more limbs for at least 90 days. Within 3 days after the accident

Coma with Respiratory Assistance - unconsciousness lasting 7 or more days; intubation required. Medically induced comas excluded

Open Abdominal or Thoracic Surgery - two or more surgeries done at the same time are considered one operation. Within 3 days after the accident

Tendon, Ligament, Rotator Cuff or Knee Cartilage Surgery - surgery received for torn, ruptured, or severed tendon, ligament, rotator cuff or knee cartilage; pays the reduced amount shown for arthroscopic exploratory surgery. Must begin or be received within 180 days of the accident. Two or more surgeries done at the same time are considered one operation

Ruptured Disc Surgery - diagnosis and surgical repair to a ruptured disc of the spine by a physician. Must begin or be received within 180 days of the accident. Two or more surgeries done at the same time are considered one operation

Eye Surgery - surgery or removal of a foreign object by a physician

General Anesthesia - payable only if a policy or rider Surgery benefit is paid. Must begin or be received within 180 days of the accident

Blood and Plasma - transfusion after an accident. Within 3 days after the accident

Appliance - physician-prescribed wheelchair, crutches or walker to help with personal locomotion or mobility

Medical Supplies - purchased over-the-counter medical supplies. Payable only if the policy Medical Expenses benefit is paid

Medicine - purchased prescription or over-the-counter medicines. Payable only if the policy Medical Expenses benefit is paid

Prosthesis - physician-prescribed prosthetic arm, leg, hand, foot or eye lost as a result of an accident. Payable only if a benefit is paid for loss of arm, leg, hand, foot or eye under the Dismemberment benefit. Must begin or be received within 180 days of the accident

Physical Therapy - one treatment per day; maximum of 6 treatments per accident. Chiropractic services are excluded. Not payable for same visit for which Accident Follow-Up Treatment benefit is paid. Must take place no longer than 6 months after accident. Payable only if the policy Medical Expenses benefit is paid

Rehabilitation Unit - must be hospital-confined due to an injury immediately prior to being transferred to rehab. Not payable for the days on which the Hospital Confinement benefit is paid. Paid for each day a room charge is incurred, up to 30 days for each covered person per continuous period of rehabilitation unit confinement, for a maximum of 60 days per calendar year

Non-Local Transportation - treatment obtained at a non-local hospital or freestanding treatment center more than 100 miles from your home. Does not cover ambulance or physician's office or clinic visits for services other than treatment. Up to three times per covered person, per accident

Family Member Lodging - one adult family member to be with you while you are confined in a non-local hospital or freestanding treatment center. Not payable if family member lives within 100 miles one-way of the treatment facility. Payable up to 30 days per accident. Payable only if the Non-Local Transportation benefit is paid

Post-Accident Transportation - to return home on a common-carrier after a hospital stay of 3 days or more if the accident occurs more than 250 miles from home. Common-carrier includes public airlines, railroads, and bus lines. Travel must take place within 48 hours following discharge. Payable only if a benefit is paid for Hospital Confinement

Accident Follow-Up Treatment - must take place no longer than 6 months after the accident. Payable only if the policy Medical Expenses benefit is paid. Not payable for the same visit for which the Physical Therapy benefit is paid. Two treatments per covered person, per accident

Certificate Specifications

Conditions and Limits - When an injury results in a covered loss within 90 days (unless otherwise stated on the Benefits page) from the date of an accident and is diagnosed by a physician, we will pay benefits as stated. Treatment must be received in the United States or its territories.

Eligibility - Your employer decides who is eligible for your group (such as length of service and hours worked each week).

Dependent Eligibility/Termination - Coverage may include you, your spouse or domestic partner, and your children. Coverage for children ends when the child reaches age 26, unless the child is disabled and dependent on you for support. Spouse coverage ends upon valid decree of divorce or your death.

When Coverage Ends - Coverage under the policy and rider ends on the earliest of: the date the policy or certificate is canceled; the last day of the period for which you made any required contributions; the last day you are in active employment, except as provided under the Temporarily Not Working provision; the date you are no longer in an eligible class; or the date your class is no longer eligible.

Continuing Your Coverage - You may be eligible to continue coverage when coverage under the policy ends. Refer to your Certificate of Insurance for details.

Exclusions and Limitations

Exclusions and Limitations for the Base Policy and Benefit Enhancement Rider - Benefits are not paid for: injury incurred before the effective date; act of war or participation in a riot, insurrection or rebellion; suicide or attempt at suicide; injury while under the influence of alcohol or any narcotic, unless taken upon the advice of a physician; any bacterial infection (except pyogenic infections from an accidental cut or wound); participation in aeronautics unless a fare-paying passenger on a licensed common-carrier aircraft; committing or attempting an assault or felony; driving in any race or speed test or testing any vehicle on any racetrack or speedway; hernia, including complications; serving as an active member of the Military, Naval, or Air Forces of any country or combination of countries.

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Group Accident benefits are provided under policy form GVAP1, or state variations thereof. Benefit Enhancement Rider benefits are provided under rider form GVAPBER, or state variations thereof.

The coverage provided is limited benefit supplemental accident insurance. The policy is not a Medicare Supplement Policy. If eligible for Medicare, review Medicare Supplement Buyer's Guide available from American Heritage Life Insurance Company. There may be instances when a law requires that benefits under this coverage be paid to a third party, rather than to you. If you or a dependent have coverage under Medicare, Medicaid, or a state variation, please refer to your health insurance documents to confirm whether assignments or liens may apply.

This is a brief overview of the benefits available under the group policy underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL). Details of the coverage, including exclusions and other limitations are included in the certificates issued. For additional information, you may contact your Representative at The Standard.

The coverage does not constitute comprehensive health insurance coverage (often referred to as "major medical coverage") and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.



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