The Standard Life Insurance Company of New York
Albany County
Group Policy #447262

Group Accident Insurance

Keep your finances on track when an accident happens.

Here's how Accident insurance works

1. You have an accident.	2. We pay you benefits.	3. You focus on getting better.
You submit a claim. Your health insurance covers some costs after you meet your deductible. But you still may have copays and a lot of out-of-pocket expenses.	Once we approve your claim, we'll pay you directly, not your medical providers. You decide how you spend the money.	With extra financial support from The Standard, you can focus on your recovery instead of worrying about expenses.

Here's what it does:

- Pays you directly, so you can choose how to spend the money.
- Take it with you if you leave your employer.
- Provides coverage without answering any medical questions.
- Gives you the option to cover your spouse and children.
- Pays an additional 25% of the total benefits paid if your child, 18 or under, is injured playing an organized sport that requires a registration form — no annual limit.
- If you sustain multiple fractures and/or dislocations in a covered accident, you'll receive payment for each of those injuries.
- Simplifies claim submission by paying some related benefits without additional documentation on select approved claims.
- Provides 24-hour coverage, including coverage for accidents that occur on and off the job.

This coverage from The Standard Life Insurance Company of New York (The Standard) helps fill the gap caused by out-of-pocket costs, creating a financial safety net for you and your family.

Our Accident insurance includes 70+ benefits for covered injuries and treatment.

Emergency Care Benefits	Benefit Amounts
Air ambulance	$600
Blood, plasma and platelets - transfusion	$150
Emergency dental - crown	$150
Emergency dental - extraction	$50
Emergency room	$100
Ground ambulance	$200
Initial physician's visit[1]	$50
Major diagnostic exam	$100
Urgent care visit	$50
Outpatient X-ray	$25

1 Not payable if urgent care or emergency room visit benefits is payable.

Fracture Benefits Non-Surgical /Surgical	Benefit Amounts
Ankle, arm (shoulder to elbow), arm (elbow to wrist), collarbone, elbow, foot, hand, kneecap, lower jaw, shoulder blade, sternum, wrist	$350/ $700
Bones of face, coccyx, nose, vertebrae	$300/ $600
Finger, toe	$75/ $150
Hip	$1,500/ $3,000
Leg (hip to knee)	$800/ $1,600
Leg (knee to ankle), pelvis, vertebral column	$800/ $1,600
Rib	$300/ $600
Skull (depressed)	$2,750/ $5,500
Skull (non-depressed)	$800/ $1,600
Chip fracture (% of the non-surgical fracture amount)	25%

Specific Injury Benefits	Benefit Amounts
Burns, 2nd degree, <15%	$100
Burns, 2nd degree, >15%	$500
Burns, 3rd degree, <15%	$1,500
Burns, 3rd degree, >15%	$7,500
Coma	$5,000
Concussion	$100
Eye injuries: removal of foreign body or surgical repair	$150
Lacerations, <2"	$50
Lacerations, 2" - 6"	$100
Lacerations, >6"	$400
Skin grafts (% of burn benefit)	25%

Surgical Benefits	Benefit Amounts
Knee cartilage, repair[2]	$400
Knee cartilage, exploratory[2]	$150
Tendon, ligament, rotator cuff, repair of one[3]	$400
Tendon, ligament, rotator cuff, repair of two or more[3]	$600
Tendon, ligament, rotator cuff, exploratory[3]	$150
Ruptured disc, repair	$400
Abdominal/thoracic, exploratory[4]	$150
Abdominal/thoracic, laparoscopic[4]	$500
Abdominal/thoracic, open[4]	$1,000
Outpatient surgical facility	$50

2 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.
3 If two or more surgeries are required for the same covered accident, will pay the highest benefit amount.
4 If more than one surgery is required for the same covered accident, will pay the highest benefit amount.

Hospital Benefits	Benefit Amounts
Daily rehab facility (per day)	$50/up to 90 days
Hospital admission (metro[5]/non-metro)	$240/ $165
Daily hospital confinement (metro[5]/non-metro; per day up to 365 days)	$100/ $100

5 Metro area means the counties of Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk, Rockland, and Westchester

Dislocation Benefits Non-Surgical /Surgical	Benefit Amounts
Ankle, collarbone (sternoclavicular), elbow, foot (except toes), hand (except fingers), lower jaw, shoulder, wrist	$450/ $900
Collarbone (acromio/separation)	$200/ $400
Finger, rib, toe	$100/ $200
Hip	$1,500/ $3,000
Knee (not knee cap)	$450/ $900
Spine	$200/ $400
Partial dislocation (% of non-surgical amount)	25%

Follow-Up Care Benefits	Benefit Amounts
Medical appliance (e.g., cane, wheelchair or brace)	$50
Chiropractic care (per day)	$25/ up to 2 days
Accident follow-up care (per day)	$50/ up to 2 days
Hearing device	$400
Prosthesis (one)	$250
Prosthesis (two or more)	$500
Therapy services (per day)	$50/ up to 2 days

Additional Benefits	Benefit Amounts
Lodging (per day up to 30 days per accident)	$150
Transportation (per day up to 30 days per accident)	$100
Automobile Accident Benefit	$500

Accidental Death & Dismemberment Benefits	Benefit Amounts
Accidental Death (you)	$25,000
Accidental Death (spouse)	$12,500
Accidental Death (child)	$6,250

Accidental Dismemberment Benefits (% of AD&D Benefit)	Benefit Amounts
Loss of two or more fingers or toes	5%
Loss of one finger or one toe	2%
Loss of both hands or both feet	30%
Loss of one hand or one foot	15%
Loss of one hand and one foot	30%
Loss of sight in both eyes or loss of hearing in both ears	30%
Loss of sight in one eye or loss of hearing in one ear	15%

Accidental Impairment Benefits (% of AD&D Benefit)	Benefit Amounts
Uniplegia	15%
Paraplegia	30%
Triplegia	30%
Hemiplegia	30%
Quadriplegia	50%

Value Added AD&D Benefits (% of AD&D Benefit)	Benefit Amounts
Common Carrier Benefit (e.g., bus or subway)	100%
Air Bag Benefit	10%
Helmet Benefit	10%
Repatriation Benefit	10%
Seat Belt Benefit	10%

Line of Duty Benefit (% of AD&D Benefit)	Benefit Amounts
Provides an additional benefit for public safety officers who suffer an accidental death or covered dismemberment or impairment while on the job.	100%

Here's what it would cost you:

Coverage for	Weekly Premium
You	$1.13
You and your spouse	$1.76
You and your children	$2.19
You, your spouse and your children	$3.41

See Accident insurance in action.

Ari was walking to their car on an icy morning. As they approached the car, their foot slipped on the ice, and they lost their balance. Instinctively, they extended their arm to break their fall. Unfortunately, the impact was too forceful, and they broke their wrist. Ari submitted documentation of their broken wrist to The Standard. In addition to receiving payment for their qualifying claim for a fractured wrist, The Standard automatically anticipated and sent payment for the following benefits, with no additional documentation required:

- Urgent care visit
- X-ray
- Follow-up visit



Their broken wrist required an additional follow-up visit with their doctor, three weeks after the first follow-up appointment. Ari submitted documentation for this second follow-up visit to The Standard to receive the benefit.

Important Details

Here's where you'll find the details about Accident Insurance.

Eligibility Requirements

To be eligible for this coverage, you must be 18 years old or older, a regular employee of Albany County actively working in the United States at least 20 hours per week, and a citizen or resident of the United States.

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 who must be 18 years old or older. A spouse is a person to whom you are legally married, or your civil union partner, or your domestic partner as recognized by law or by your employer's domestic partnership policy, if applicable. You can also cover your children from birth through age 25. Your children cannot be insured by more than one employee. 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.

Exclusions

Benefits are not payable if an accident is caused by or contributed to any of the following:

- War or act of war
- Suicide or other intentionally self-inflicted injury
- Participating in a felony
- Participating in a riot or insurrection
- Alcoholism and drug addiction. We shall not be liable for 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
- Flying in or on any aircraft, except as a fare-paying passenger on a commercial aircraft
- Extra-hazardous activities means aviation and related activities, such as, but not limited to, bungee jumping sky diving, parachuting, base jumping, mixed martial arts, or mountain climbing and participation as a professional in athletics or sports
- Cosmetic surgery or other procedure to improve appearance, unless it is necessary to correct a deformity or restore bodily function after a covered accident

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

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 The Standard Life Insurance Company of New York.
- For help in understanding your health insurance, contact your state insurance department or state health insurance assistance program (SHIP).

The Standard Life Insurance Company of New York
www.standard.com

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products in New York are offered by, and the sole responsibility of The Standard Life Insurance Company of New York, 445 Hamilton Avenue, White Plains, New York. The Standard Life Insurance Company of New York is licensed to solicit insurance business in only the state of New York.

This policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. IMPORTANT NOTICE-THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.

Group Accident insurance underwritten by The Standard Life Insurance Company of New York is provided under policy form numbers: GPNY0614-ACC GCNY0614-ACC.

The Standard Life Insurance Company of New York
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White Plains, NY, 10601

www.standard.com

SNY 25108-D-447262 (2/26)
8058568-1405421

Group Accident Insurance

NEW YORK STATE
REQUIRED DISCLOSURE STATEMENT

The insurance evidenced by this certificate provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical or major medical insurance, as defined by the New York State Department of Financial Services.

IMPORTANT NOTICE—THIS POLICY AND CERTIFICATE DOES NOT PROVIDE COVERAGE FOR SICKNESS.

COVERED CONDITIONS*	
Emergency Care Benefits	Specific Injury Benefits
Follow Up Care Benefits	Surgical Benefits
Hospital Benefits	

*There may also be Additional Benefits as well as Accidental Death and Dismemberment Benefits (Value Added AD&D Benefits as well) included.

EXCLUSIONS:
Benefits are not payable if the Accident is caused or contributed to by any of the following:

- War or act of War whether declared or undeclared.
- Suicide or other intentionally self-inflicted Injury.
- Participating in a felony, riot, or insurrection. Participating does not include being at the scene of a felony, riot, or insurrection while performing official duties.
- Alcoholism and drug addiction. We shall not be liable for any Accident sustained or contracted in consequence of you *(and if applicable, your Dependent)* being intoxicated or under the influence of any narcotic unless administered on the advice of a Physician.
- Flying in or on any aircraft; except:
    - As a fare-paying passenger on a regularly scheduled commercial flight.
    - As a passenger or pilot in the Policyholder's or Employer's aircraft while flying on the Policyholder's or Employer's business provided:
        - The aircraft has a valid U.S. airworthiness certificate (or foreign equivalent).
        - The pilot has a valid pilot's certificate with a non-student rating authorizing him or her to fly the aircraft.
- *Note: if your Policy does not cover work-related accidents this does not apply:* Any Accident which is covered by a state or federal workers' compensation, employers' liability or occupational disease law.
- Extra-hazardous activities means aviation and related activities, such as sky diving and parachuting, and participation as a professional in athletics or sports.
- Cosmetic surgery or other procedure which is directed at improving your *(and if applicable, your Dependent)* appearance, unless such cosmetic surgery or procedure is necessary to correct a deformity or restore bodily function resulting from a Covered Accident.

This disclosure statement is a very brief summary of your contract. The contract itself sets forth the rights and obligations of both you and The Standard Life Insurance Company of New York. It is therefore imperative that you READ YOUR POLICY AND CERTIFICATE carefully.