



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.

Group Accident Insurance 24-Hour Coverage



Frequently Asked Questions

Coverage and Benefits

Q. How does Group Accident Insurance work?

A. Accident Insurance coverage pays you and your covered family members benefits for hospitalization, medical services, and treatment for injuries due to a covered accident. This is 24-hour protection for both on- and off-the-job injuries.

Q. Are there additional benefits included with my coverage?

A. Your employer may include more benefits depending on the plan design. Please refer to the product brochure or your coverage certificate for more information on the benefits offered.

Q. Are there medical questions to answer to enroll in coverage?

A. No. Coverage is offered on a Guaranteed Issue basis, which means that there are no medical questions to answer to enroll. Although coverage is Guaranteed Issue, all exclusions and limitations will still apply to the coverage issued.

Q. When does coverage begin for me and my dependents?

A. Coverage typically begins on the first day of the month when payroll deductions begin. Your coverage effective date will be listed on your coverage certificate.

Dependents

Q. Who may I elect to cover?

A. Coverage is available for you, your spouse or domestic partner*, and your children (up to age 26).

*Domestic partner coverage will depend on state availability.

Q. When is my spouse or domestic partner covered?

A. Your spouse or domestic partner is covered from the coverage effective date until valid decree of divorce, the termination of the domestic partnership, or your death. Coverage may continue for your spouse or domestic partner, subject to spouse portability requirements.

Q. When are my dependent children covered?

A. Your dependent children are covered from birth to age 26. Coverage for children age 26 and above may be continued as long as the child is disabled and dependent on you for support, and they:

- Are incapable of self-sustaining employment by reason of mental or physical incapacity
- Became incapacitated prior to age 26
- Are chiefly dependent on you for support and maintenance

Continuation Your Coverage

Q. If I leave my employer for any reason, can I continue coverage for myself and my dependents?

- A. Active coverage may be continued through the Portability provision as long as premiums are paid directly to The Standard.

Q. I plan on retiring soon. Can I enroll in coverage and take it with me when I retire?

- A. Yes, assuming the coverage effective date is before you retire. If your premiums are paid through payroll deduction, your first premium payment must be remitted by your employer. After your first payroll deduction, you can take your coverage with you and make payments directly to The Standard. If your premiums are paid through ACH or direct bill, you will continue making payments directly to The Standard after retirement.

Q. If I am placed on a leave of absence or laid off from my job, can I continue my coverage?

- A. Active coverage may be continued for you and your covered dependents, as allowed by state and federal regulations and your employer.

Claims

Q. Who may submit a claim?

- A. You and your covered family members may submit claims for processing.

Q. When can I submit my claim?

- A. You can submit claims for covered benefits any time after the coverage effective date.

Q. How do I submit a claim?

- A. After enrollment, register with us online at standard.com/ahl/mybenefits to view your coverage and benefits and to file fast, secure claims.

Claim forms are also available at standard.com/ahl/resources-and-forms. You can mail or fax your completed claim form using the contact information provided on the form.

For assistance with your claim, call The Standard Customer Care Center at **866.828.8501**.

Q. How is my benefit paid?

- A. Your benefits are paid directly to you to spend however you wish. You can use these benefits to help pay for medical bills, groceries or rent—there are no restrictions on how you spend your claim payment.

You may also assign your benefits to your medical provider by completing the **Assignment of Benefits Form** at standard.com/ahl/resources-and-forms and returning it to The Standard using the contact information provided on the form. You can also register with MyBenefits at standard.com/ahl/mybenefits and upload your completed form.

Tobacco Use and Age

Q. Do premiums depend on tobacco usage status?

- A. No. Smokers and non-smokers pay the same premium amounts.

Q. Do premiums vary based on age?

- A. No. Premiums are the same for all ages.



For questions regarding coverage, benefits or claims, call our Customer Care Center at **866.828.8501, Monday through Friday, 8 a.m. – 8 p.m. ET.**

This 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.

This material is valid as long as information remains current, but in no event later than April 1, 2029. The coverage provided is limited benefit supplemental insurance, policy form GA17 or state variations thereof.

This is a brief overview of the benefits available under the group policy underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL). The coverage has exclusions and limitations and may vary by state. Contact your representative of The Standard for costs and complete details. The Standard is the marketing name used for American Heritage Life Insurance Company, Home Office, Jacksonville, Florida, a wholly owned subsidiary of StanCorp Financial Group, Inc.

