



Genesis Group Accident INSURANCE

Helps Pay the Medical Expense from Accidents and Injuries

**American National
Worksite Benefits**

Underwritten by
Standard Life and Accident Insurance Company

Treatment for injuries can be expensive. Are you covered?

Sometimes unexpected things happen – they're called accidents. Some accidents can cause injuries that require medical treatment from a doctor and the cost for that treatment can quickly add up.

Just one injury alone can involve any number of services like doctor exams, x-rays, ambulance rides and even hospitalization. The question is how will you pay for them?

Genesis Accident Insurance helps pay for those unexpected medical expenses. There are four flexible plans that can be customized with options to fit your needs so you are in control of your budget. The plans pay benefits directly to you and can be used to supplement any other coverage you may have.



So How Does This Work?

If for example, you fell off a ladder, hit your head and dislocated your shoulder. Your benefits might look like this:

Ambulance – Ground	\$150.00
Emergency Doctor Visit	\$50.00
MRI	\$100.00
X-ray	\$25.00
Mild Concussion	\$500.00
Dislocation	\$750.00
Physical Therapy	\$25.00
Follow-up Visits	\$50.00
TOTAL BENEFITS:	\$1,650.00



Sports Package

If you receive that same type of injury at basketball practice **with the Sports Package added, your benefits would increase by 25%**. Benefits with Sports Package could look like this:

Ambulance – Ground	\$150.00
Emergency Doctor Visit	\$50.00
MRI	\$100.00
X-ray	\$25.00
Mild Concussion	\$500.00
Dislocation	\$750.00
Physical Therapy	\$25.00
Follow-up Visits	\$50.00
Total	\$1,650.00
with Sports Package Benefit	\$412.50
TOTAL BENEFITS:	\$2,062.50

BENEFITS FOR THE BIG STUFF

A hospital stay is one of the largest costs associated with medical expenses, so each Genesis Accident plan pays an immediate benefit if you are admitted to a hospital or ICU due to an accidental injury. You can also add an optional Accident Emergency Room benefit to enhance your coverage.

OPTIONAL RIDERS

Genesis Accident Insurance offers three optional riders to give you extra benefits and provide more complete coverage.

How would you pay your bills if you couldn't work?

The **Disability Income Benefit Rider** replaces a portion of your income if you become sick (if sickness option is selected) or injured and can't work for a period of time. Select from four options that pay benefits for sickness and/or injuries that happen on and/or off the job and prevent you from working.

Benefits for doctor visits.

The **Wellness and Preventive Care Benefit Rider** pays a benefit for up to five doctor visits. You select the number of benefits to help control your monthly premium.

Loved ones can be responsible for your medical bills even if you're not around.

The **Term Life Insurance Benefit Rider** allows you to leave a lump sum of money to loved ones in the event of your death. Because those left behind can be held responsible to pay the balance of your medical bills or other debt, a lump sum of money can make a major difference.

Four Affordable Plans

- Coverage is available for ages 18 - 74
- Spouse and dependent coverage available
- Most employees working 20 hours or more per week are eligible
- Covered from the day the application is submitted depending on underwriting
- Convenience of payroll deduction
- Knowledgeable administrative, sales and customer support

GENESIS ACCIDENT BENEFITS

The grid below shows a cost comparison by plan of some of our most commonly used benefits.

	Gold	Platinum	Diamond	Titanium
Ambulance – Ground	\$150	\$200	\$200	\$500
Emergency Doctor Visit	\$50	\$75	\$100	\$250
Hospital Confinement	\$150	\$225	\$300	\$300
Outpatient X-ray	\$25	\$30	\$40	\$50
Accident Follow-Up Doctor Visit	\$50	\$50	\$75	\$50
Chiropractic Treatment	\$25	\$25	\$25	\$50
Emergency Dental Work	\$200	\$300	\$400	\$400
Gunshot Wound	\$1,000	\$1,500	\$2,000	\$5,000



OPTIONAL BENEFITS

Sports Package

A healthy pastime is good for the body but can also lead to injuries and unplanned expenses. If an injury is the result of participating in organized sports, the **Sports Package increases your benefits by 25%**.

Accident Emergency Room Benefit

If you or a loved one needs a trip to the emergency room, the last thing you want to think about is whether or not you afford it. The Accident Emergency Room Benefit pays a selected benefit for up to three visits.

Accident Plan Benefits:

- Accident Emergency Initial Treatment
- Accident First Occurrence¹
- Accident Follow-Up Doctor Visit
- Accidental Death
- Accidental Death – Common Carrier
- Accidental Dismemberment
- Ambulance - Air
- Ambulance - Ground or Water
- Ambulatory Surgical Center
- Anesthesia
- Animal Bite
- Appliance
- Blood/Plasma/Platelets
- Brain Injury/Concussion
- Burn
- Burn Skin Graft
- Chiropractic Treatment and Alternative Therapy
- Coma
- Dislocation
- Emergency Dental Work

- Eye Injury¹
- Family Care¹
- Fracture
- Gunshot/Knife Wound
- Hearing Loss
- Hospital Admission
- Hospital Confinement
- Hospital Intensive Care Unit Admission
- Hospital Intensive Care Unit Confinement
- Hospital Observation Unit
- Laceration
- Lodging for Companion
- Modification of Residence or Automobile
- Organ Loss
- Outpatient Advanced Studies (CAT, CT, MRA, PET, MRI)²
- Outpatient Injection¹
- Outpatient Prescription Drugs
- Outpatient X-ray, Echocardiography and Cardiovascular Ultrasound

- Pain Management
- Paralysis
- Post-Traumatic Stress Disorder (PTSD)
- Prosthetic Device/Artificial Limb
- Recovery¹
- Rehab Unit Admission and Confinement
- Service Dog
- Surgery
- Therapy – Occupational, Physical or Speech
- Transportation

OPTIONAL RIDERS:

- Wellness and Preventive Care Benefit Rider
- Accidental Disability Income Benefit Rider
- Term Life Insurance Benefit Rider

¹ Not available on Titanium Plan.

² Advanced studies tests consist of the following: Magnetic Resonance Imaging (MRI); Magnetic Resonance Angiography (MRA); Computed Axial Tomography (CAT Scans); Positron Emission Tomography (PET Scans); and Computed Tomography (CT scans).

About Standard Life and Accident Insurance Company

At Standard Life and Accident Insurance Company, we believe our best product is the one that fits your needs. We offer competitive products to both large and small groups in the Voluntary Worksite markets including Genesis Short-Term Disability, Genesis Accident, Critical Illness, Term Life, Genesis FlexCare, Limited Medical and Cancer.

Because each client has a unique set of needs, we take a personal approach and our dedicated team of marketing specialists will work closely with you throughout all stages to make the process as seamless as possible. And, with over 50 years experience in the insurance industry, we have the products and the expertise to help you exceed your business goals.

This Policy provides Limited Benefits. Policy Form SL-EGACC20 is not available in all states and benefits may vary. The policy has specific terms and conditions relating to coverage, including limitations and exclusions.

Our Commitment to You:

American National Worksite Benefits is committed to providing innovative solutions that meet the needs of our clients. We will do this by maintaining the highest standards of integrity, service and respect. We will exceed expectations by providing an innovative product portfolio and superior delivery systems with an unparalleled customer centric focus.



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YOUR WORKSITE BENEFITS PARTNER

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