



# FraxureCare

ACCIDENT INSURANCE

**Standard Life and Accident  
Insurance Company**

Introducing

# → FraxureCare Accident Plan Highlights

At **Standard Life and Accident Insurance Company**, we know that “life happens” and things can go wrong. Accidents can happen any time and at any age. A fall, a favorite sport, or spilling a hot pan in the kitchen can result in a broken bone, a dislocation or a burn that demands immediate medical attention and payment for that care. That’s why we developed **FraxureCare**. While your injury mends, we’ll be there to help relieve your financial pain.

**FraxureCare** was designed to help you handle the unexpected medical expenses that result from an accident. This insurance plan allows you to select the level of benefits you prefer and the amount of coverage which best meets your needs or those of your family. This gives you control over the amount of premium you pay—which can be quite a relief.

Many employers are cutting back on health insurance benefits, if they haven’t dropped them completely. This leaves families with a greater share of medical expenses that may no longer be covered—and the U.S. government has predicted that out-of-pocket expenses for healthcare will reach an average of \$3,301 a year for the typical household in a few years. This is up from \$2,500 per household in 2009.<sup>1</sup>

Out-of-pocket medical expenses are bills that you are personally responsible for and can include everything from ambulance transportation and services to diagnostic imaging and physical therapy.



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# For Life's Unexpected Medical Expenses.

Here are a few examples to show how quickly out-of-pocket expenses can add up.

## Accident Scenario 1: Kids Will Be Kids

Let's say your teenager breaks his foot skateboarding with friends. Let's also assume that your family's primary health insurance has a deductible of \$1,000 with a coinsurance of 20%. A visit to the emergency room can run approximately \$870 and an x-ray of his foot will run about \$368.<sup>2</sup>

If your child needs physical therapy following surgery or spending time in a cast, a single appointment with a physical therapist could cost \$100. Along with the ER visit and x-ray, that's over \$1,300 for one injury! And that can put a family in a very stressful situation since most of these costs would fall under the deductible and coinsurance.

## Accident Scenario 2: Mom's Work is Never Done.

Kids aren't the only ones who have accidents. Let's follow an on-the-go mom who burns herself while rushing to make supper between work and the kids' soccer game.

Depending on the severity of the burn, her visit to the emergency room could cost over \$1,100<sup>3</sup> — and that's just for the initial treatment. Assuming the same \$1000 deductible and 20% coinsurance on the family's primary healthcare policy, those initial expenses could all be out-of-pocket. Add to this follow-up visits for burn care, plus the cost of having to hire help for the household chores she is temporarily unable to do, and the bills could really pile up.

## Accident Scenario 3: What A Senior Fears.

Finally, let's consider a senior citizen who takes a bad fall and fractures her hip. Her emergency room visit could cost between \$279 and \$377, and if she should need a hip replacement, the out-of-pocket expenses even with Medicare could run over \$4,500.<sup>4</sup> Now that's painful!

We developed **FraxureCare** to help protect your pocketbook, your savings account, your retirement fund or any other pool of money that could be quickly drained by unexpected medical expenses. As you can imagine, a plan like **FraxureCare** is even more important for people who may not have any money in reserve. A study conducted in 2008 by the Commonwealth Fund in New York discovered that two-thirds of adults younger than 65, or about 116 million people, had difficulty paying their medical bills because of high out-of-pocket medical costs or high deductibles.<sup>5</sup>

For just a few dollars a week, you can rise above the statistics and be prepared for the unexpected, because a great benefit of **FraxureCare** is that it pays you a lump sum up front when a covered accident happens.

**There are no copayments and no deductibles.**

Best of all, the plan pays in addition to any other insurance coverage you may have. This means you can use the **FraxureCare** benefit to pay copayments or deductibles for another policy, or to cover other nonmedical costs like transportation or help at home.

**So when "life happens", you can relax and focus on recovering, knowing that your **FraxureCare** plan is there when you need it.**

# FractureCare Accident Plan Benefits

Benefit Level	Bronze	Silver	Gold	Platinum
Accidental Death Benefit	\$5,000	\$10,000	\$20,000	\$30,000
Common Carrier Benefit	\$10,000	\$20,000	\$40,000	\$60,000

Accidental Dismemberment Category	Benefit Amount			
Loss of two or more hands or feet	\$5,000	\$10,000	\$20,000	\$30,000
Loss of sight of both eyes	\$5,000	\$10,000	\$20,000	\$30,000
Loss of speech and hearing (in both ears)	\$3,750	\$7,500	\$15,000	\$22,500
Loss of one hand or foot	\$3,750	\$7,500	\$15,000	\$22,500
Loss of sight in one eye	\$2,500	\$5,000	\$10,000	\$15,000
Severance and reattachment of one hand or foot	\$2,500	\$5,000	\$10,000	\$15,000
Loss of speech	\$2,500	\$5,000	\$10,000	\$15,000
Loss of hearing (in both ears)	\$2,500	\$5,000	\$10,000	\$15,000
Loss of thumb and index finger of the same hand	\$2,500	\$5,000	\$10,000	\$15,000
Loss of all four fingers of the same hand	\$2,500	\$5,000	\$10,000	\$15,000
Loss of all the toes of the same foot	\$2,500	\$5,000	\$10,000	\$15,000
Loss of upper arm above the elbow, including hand and all fingers	\$3,750	\$7,500	\$15,000	\$22,500
Loss of upper leg above the knee, including foot and all toes	\$3,750	\$7,500	\$15,000	\$22,500
Loss of lower arm below the elbow, including hand and all fingers	\$3,750	\$7,500	\$15,000	\$22,500
Loss of lower leg below the knee, including foot and all toes	\$3,750	\$7,500	\$15,000	\$22,500
Lifetime Maximum payable for all dismemberments	\$5,000	\$10,000	\$20,000	\$30,000

If a Covered Person suffers one or more losses from the same accident for which amounts are payable under more than one benefit category, the amount payable will be limited to only one of the covered losses incurred, the largest to which the Covered Person is entitled.

Fracture Category <sup>6</sup>	Benefit Amount			
Spine/Vertebral Column	\$1,875	\$3,750	\$7,500	\$11,250
Cheekbone	\$250	\$500	\$1,000	\$1,500
Collarbone	\$625	\$1,250	\$2,500	\$3,750
Foot	\$500	\$1,000	\$2,000	\$3,000
Hand	\$500	\$1,000	\$2,000	\$3,000
Hip	\$2,500	\$5,000	\$10,000	\$15,000
Kneecap	\$1,250	\$2,500	\$5,000	\$7,500
Lower Arm	\$500	\$1,000	\$2,000	\$3,000
Lower Jaw	\$625	\$1,250	\$2,500	\$3,750
Lower Leg	\$1,250	\$2,500	\$5,000	\$7,500
Neck	\$2,500	\$5,000	\$10,000	\$15,000
Pelvis	\$1,875	\$3,750	\$7,500	\$11,250

# FraxureCare Accident Plan Benefits

Benefit Level	Bronze	Silver	Gold	Platinum
<b>Fracture Category</b> <i>(continued)</i>	<b>Benefit Amount</b>			
Shoulder Blade	\$625	\$1,250	\$2,500	\$3,750
Skull	\$2,500	\$5,000	\$10,000	\$15,000
Sternum	\$500	\$1,000	\$2,000	\$3,000
Tailbone	\$250	\$500	\$1,000	\$1,500
Upper Arm	\$1,250	\$2,500	\$5,000	\$7,500
Upper Jaw	\$625	\$1,250	\$2,500	\$3,750
Upper Leg/Femur	\$1,250	\$2,500	\$5,000	\$7,500
Wrist	\$500	\$1,000	\$2,000	\$3,000
<b>Lifetime Maximum payable for all fractures</b>	<b>\$2,500</b>	<b>\$5,000</b>	<b>\$10,000</b>	<b>\$15,000</b>

In the event of multiple fractures during the same accident, only one covered fracture benefit, the largest to which the Covered Person would be eligible to receive, will be payable. The fracture must require reduction<sup>7</sup> of the bone under anesthesia to be covered under this provision.

<b>Dislocation Category</b> <sup>8</sup>	<b>Benefit Amount</b>			
Ankle	\$500	\$1,000	\$2,000	\$3,000
Collarbone	\$500	\$1,000	\$2,000	\$3,000
Elbow	\$500	\$1,000	\$2,000	\$3,000
Hip	\$500	\$1,000	\$2,000	\$3,000
Jaw	\$500	\$1,000	\$2,000	\$3,000
Knee	\$500	\$1,000	\$2,000	\$3,000
Shoulder	\$500	\$1,000	\$2,000	\$3,000
Spine/Vertebral Column	\$500	\$1,000	\$2,000	\$3,000
Wrist	\$500	\$1,000	\$2,000	\$3,000
<b>Lifetime Maximum payable for all dislocations</b>	<b>\$2,500</b>	<b>\$5,000</b>	<b>\$10,000</b>	<b>\$15,000</b>

In the event of multiple dislocations during the same accident, only one covered dislocation benefit, the largest to which the Covered Person would be eligible to receive, will be payable. The dislocation must require reduction<sup>7</sup> of the joint or bone to a normal position under anesthesia to be covered under this provision.

<b>Burn Category (Second or Third Degree Burns)</b>	<b>Benefit Amount</b>			
27% or more of the body surface below neck	\$2,500	\$5,000	\$10,000	\$15,000
18% or more of the body surface below neck	\$1,875	\$3,750	\$7,500	\$11,250
9% or more of the body surface below neck	\$1,250	\$2,500	\$5,000	\$7,500
5% or more of the body surface below neck	\$625	\$1,250	\$2,500	\$3,750
50% or more of face, neck or head	\$2,500	\$5,000	\$10,000	\$15,000
25% or more of face, neck or head	\$1,875	\$3,750	\$7,500	\$11,250
10% or more of face, neck or head	\$1,250	\$2,500	\$5,000	\$7,500
<b>Lifetime Maximum payable for all burns:</b>	<b>\$2,500</b>	<b>\$5,000</b>	<b>\$10,000</b>	<b>\$15,000</b>

In the event of multiple burns during the same accident, only one covered burn benefit, the largest to which the Covered Person would be eligible to receive, will be payable.

# FraxureCare Accident Plan Highlights

- Pays you a lump sum up front when a covered accident happens.
- There are no copayments and no deductibles.
- Plan pays in addition to any other insurance coverage you may have.
- You can use the **FraxureCare** benefit to pay copayments or deductibles for another policy, or to cover other non-medical costs like transportation or help at home.
- Guaranteed Renewable.

No benefits are payable for fractures or dislocations when a bone degeneration disease is diagnosed before the effective date. Benefits are reduced if a bone degeneration disease is diagnosed after the effective date. If a Covered Person is diagnosed as having bone degeneration disease after their policy effective date and suffers a fracture or dislocation, the first fracture or dislocation will be covered under the regular terms of the policy. However, after the first, all further fractures or dislocations of any area payable under the policy will be reduced by 50%. This limitation applies regardless if the bone degeneration disease contributed to the injury or not.

A dependent child's benefit amounts are 50% of the Applicant's chosen level.

**THIS POLICY PROVIDES LIMITED BENEFITS. Policy Form SL-BBIP-10 is not available in all states and benefits may vary. The policy has specific terms and conditions relating to coverage, including limitations and exclusions. For costs and complete details of the coverage, please call or write the company or your insurance professional.**



<sup>1</sup> Buttell, Amy E., "Paying out-of-pocket health care costs," Bankrate.com, 2 June 2009, <http://www.bankrate.com/finance/insurance/coping-with-out-of-pocket-health-care-cost-1.aspx>

<sup>2</sup> See interactive online estimator at: DHMC Charges for Healthcare Services Out-of-Pocket Estimator. Examples were run on 10 March 2011.

<sup>3,4</sup> See interactive online estimator at: DHMC Charges for Healthcare Services Out-of-Pocket Estimator. Examples were run on 15 March 2011.

<sup>5</sup> Buttell, Amy E., "Paying out-of-pocket health care costs," Bankrate.com, 2 June 2009, <http://www.bankrate.com/finance/insurance/coping-with-out-of-pocket-health-care-cost-1.aspx>

<sup>6</sup> No benefits are payable for: pathological fracture, hairline fracture, green stick fracture, or fractures to the toes or fingers.

<sup>7</sup> Reduction means manipulative or surgical restoration procedures of a fractured or dislocated body part to its normal anatomical relation.

<sup>8</sup> No benefits are payable for dislocations of the toes or fingers, or subsequent dislocations of the hip, shoulder or knees after the first dislocation.



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