

# RSL SmartChoice® Accident Insurance

Accident coverage also has 3 distinct levels of coverage from which to choose. Each plan level provides established direct benefit payments for a myriad of different injuries, treatments and even surgeries. According to Eastbridge Consulting, while other voluntary coverages have experienced a decline in participation, participation rates for group accident have held steady at 21% for the last few years. In the marketplace, accident insurance has been identified as a major differentiator among carriers. Industry experts believe if a carrier has a strong accident plan, it bodes well for consideration of the rest of the carrier's product portfolio.<sup>1</sup>

<sup>1</sup>Willis, Dave (2014). Rough Notes Accident Insurance: Timely Choice for Employers



**one in eight**  
Americans sought medical  
attention for an injury in 2012.

## “OK, so I have an accident. It's not a big deal.”

*In 2012, about 1 out of every 8 Americans sought medical attention for an injury. The economic impact of these unintentional injuries amounted to about \$2,500 per capita, or about \$6,600 per household. These are costs that every individual and household pays for whether directly out of pocket, through higher prices for goods and services or through higher taxes.*

— National Safety Council, 2014

- ▶ Guaranteed Issue coverage for dozens of common injuries, treatments
- ▶ Three plan design options/coverage levels to fit any group
- ▶ 24-hour or Non-Occupational coverage available
- ▶ AD&D coverage can be included or removed
- ▶ Helps with high-deductible health plan coverage by preserving employee out-of-pocket expenses related to covered injuries

### Key Features

- ▶ Husband/wife & 100% family groups eligible
- ▶ 100% employer or employee paid at the same rates
- ▶ Class carve outs on all products
- ▶ No employee age restrictions
- ▶ Home based businesses on an exception basis
- ▶ No minimum premium requirements
- ▶ All products sold on a stand alone basis
- ▶ No employee applications required (list enrollment)
- ▶ All products are guaranteed issue

This brochure is intended for use by agents and brokers only and is not intended for distribution to the general public.

Please note that SmartChoice Critical Illness is available in all states except FL, MD, MN, MT, NY & WA and SmartChoice Accident will be available in all states except FL, MN, MT, NY & WA. Also, the state of CO requires a minimum of 10 lives to participate in either coverage, while the state of MI requires a minimum of 5 lives to participate in either coverage.

Reliance Standard Life Insurance Company is licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. In New York, insurance products and services are provided through First Reliance Standard Life Insurance Company, Home Office: New York, NY. Product availability and features may vary by state.

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