

Accident Insurance

Injuries occurring off the job can be protected with Reliance Standard accident insurance. This plan is designed to pay cash directly to you, the employee. This additional cash support can be used to help pay any out-of-pocket expenses. Payments are made tax-free, to be used at your discretion.

Benefits are paid for accidents such as:

- Emergency or physician treatment (see example below)
- Ambulance rides (benefit for ground up to \$400, and air up to \$2,000)
- Hospital confinement (benefit up to \$250/ a day)
- Dislocations and fractures (benefit up to \$10,000)

Your weekly premiums (rates) will be paid on a pre-tax basis. Weekly rates are shown in the following table.

Coverage Type	Weekly Premium
Employee	\$2.49
Employee + Spouse	\$3.78
Employee + Child(ren)	\$4.77
Family	\$6.19

Accident Example

Example: Broken Ankle	Benefit Amount
Emergency Room With X-Ray	\$300
Broken Ankle, Closed Reduction (no surgery)	\$1,200
Ankle Brace	\$200
Physical Therapy (per session)	\$50
Physician Follow-Up	\$100
Total Dollars Payable to Employee	\$1,850

Please login to enroll.benefitsconnect.net/fkgoil to view the specific benefits available, or call **314.563.2211**.

See page 17 17 of this booklet for contact information to get answers about what is covered and how claims will be paid.

