

Plan Highlights

Voluntary Group Critical Illness Insurance



USD 489

Coverage

Voluntary critical illness insurance provides a fixed, lump-sum benefit upon diagnosis of a critical illness, which can include heart attack, stroke, paralysis and more. These benefits are paid directly to the insured and may be used for any reason, from deductibles and prescriptions to transportation and child care.

Eligibility (Under age 70 at time of Application)

Employees: Each Active employee, except any person working on a temporary or seasonal basis. Must be under age 70 at date of application.

Dependents: You must be insured in order for Dependents to be covered.

Dependents are:

- Your legal spouse or your domestic partner.
Spouse must be under age 70 at date of application.
Coverage terminates at age 75.
- Your dependent children* from birth to 26 years.

*natural, legally adopted, children dependent on Insured during waiting period before adoption, stepchildren, and foster children in Insured's custody

Age limit does not apply to handicapped children.

A person may not have coverage as both an Employee and Dependent.

Benefit Amount

Employee: \$5,000

Spouse: \$5,000

Dependent child(ren): \$1,250 (25% of approved employee amount)

Guaranteed Issue

Employee: \$5,000

Spouse: \$5,000

Child: all child amounts are guaranteed issue

Benefit Reduction Due to Age

(applicable to employee/spouse coverage)

Age	Original Benefit Reduced to:
70	50%

Contribution Requirements

Coverage is 100% employee paid.

RELIANCE STANDARD
A MEMBER OF THE TOKIO MARINE GROUP

www.reliancestandard.com

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 features and availability may vary by state.

Features

DIAGNOSIS ADULT	BENEFIT
Alzheimer's	100%
Carcinoma In Situ	25%
Coma	100%
Coronary Disease	25%
Heart Attack	100%
Life Threatening Cancer	100%
Major Organ Failure	100%
Motor Neuron Disease (ALS; Lou Gehrig's)	100%
Multiple Sclerosis	100%
Parkinson's	100%
Ruptured Cerebral; Carotid or Aortic Aneurysm	100%
Skin Cancer – Partial Benefit	5%
Stroke	100%

- „ Lifetime Maximum Benefit – 1,000% of Insurance Amount
- „ Subsequent Occurrence Benefit – 100% of benefit if diagnosed 6 month or later
- „ Recurrence Benefit (Same Illness) – 50% if diagnosed 12 months or later
- „ FMLA/MSLA Continuation
- „ Transfer of Coverage
- „ Portability to employee age 70
- „ Wellness (Health Screening) Benefit – \$50
- „ Pre-Ex Limitation – 12/12

Exclusions

A benefit will not be paid if the Critical Illness is caused by or contributed to by one of the following: an act of war, declared or undeclared; intentionally self-inflicted Injury; commission or attempted commission of a felony; the use of alcohol or drugs unless taken as prescribed by a Physician; a Sickness or Injury that occurs while confined in a penal or correctional institution; cosmetic or elective surgery that is not medically necessary; committing or attempting to commit suicide while sane or insane; participation in a riot or insurrection; for a Critical Illness Diagnosed outside of the US unless confirmed within the US; If such diagnosis is confirmed within the United States, the Critical Illness will be deemed to have occurred on the date Diagnosis was made outside the United States; for a Critical Illness that follows a different Critical Illness Diagnosis for which a benefit has been paid, within a shorter time period than reflected on the Plan Description. (Subsequent Occurrence); and for the same Critical Illness for which a benefit has been paid, if it is Diagnosed within a shorter time period than reflected on the Plan Description. (Recurrence); or for a Critical Illness which is Diagnosed during the Benefit Waiting period. However, this exclusion does not apply to Childhood Critical Illnesses, if applicable, as listed in the Policy.

For a comprehensive list of exclusions and limitations, please refer to the Certificate of Insurance, which also provides all requirements necessary to be eligible for benefits.

This Plan Highlights is a brief description of the key features of the RSL insurance plan. The availability of the benefits and features described may vary by state. It is not a certificate of insurance or evidence of coverage. Insurance is provided under group policy form LRS-9537-0118, et al.