

Plan Highlights

Voluntary Group Accidental Death & Dismemberment Insurance



Eligibility

Each Active Full Time Eligible Employee working 20 hours or more per week, except a full time member of the Armed Services, Leased Employee, Independent Contractor or any person employed on a temporary or seasonal basis.

Coverage Options

Employee: Choose from a minimum of \$10,000 to a maximum of \$300,000 in \$10,000 increments.
Benefit can only be elected if you elect Supplemental Life.
Benefit not to exceed your Supplemental Life amount and for amounts over \$150,000, benefit not to exceed 10 times annual earnings.

Family (Includes Employee):

Spouse Only: 50% of the employee's amount
Spouse Benefit (if Child(ren) are also covered): 40% of the employee amount
Child(ren) with Spouse: 10% of the employee's amount
Child(ren) with no Spouse: 15% of the employee's amount
* You must be insured in order for Dependent(s) to be covered.

Guarantee Issue:

Employee: All Amounts
Spouse: All Amounts
Dependent Child(ren): All Amounts

Contribution Requirements:

Coverage is 100% employee paid

Exclusions and Limitations

Benefits will not be payable for any loss: to which sickness, disease, or myocardial infarction, including medical or surgical treatment thereof, is a contributing factor; caused by suicide, or intentionally self-inflicted injuries; caused by or resulting from war; caused by an accident that occurs in the armed forces of any country; caused by or resulting from: piloting any aircraft; or riding in or getting into or out of any non-civilian aircraft or any aircraft owned, leased or operated by you or any of your employers; sustained during the insured's commission or attempted commission of an assault or felony; to which the insured's acute or chronic alcoholic intoxication is a contributing factor; or, to which the insured's voluntary consumption of an illegal or controlled substance or a non-prescribed narcotic is a contributing factor.

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Benefit Reductions Due to Age

Age	Original Benefit Reduces to:
70	65%
75	50%
Terminates at Retirement	

AD&D Schedule:

For Accidental Loss of	Amount Payable
Loss of Life	100%
Two or more Members	100%
Speech and Hearing	100%
One Member	50%
Speech or Hearing	50%
Thumb & Index Finger of Same Hand	25%

Education Benefit:

Child(ren): 5% to \$5,000 with a min. benefit of \$1,000 to attend College
Spouse: \$3,000 benefit to attend College

Seatbelt/Airbag Benefit:

Pays a benefit equal to 10% of the Life Benefit if the Insured passes away while riding in or operating a vehicle & was properly strapped in a Seatbelt at the time. Pays an additional 5% of the Life Benefit to a combined maximum of \$25,000 (with the Seatbelt Benefit) if the vehicle was equipped with a factory-installed Supplemental Restraint System i.e. Airbag) & Insured was also wearing seatbelt.

Standard Provisions

- Waiver of Premium
- Conversion
- OnCall Travel Assistance

Monthly Rates

Employee Only:	\$ 0.050 per \$1,000 of Benefit
Employee & Family:	\$ 0.10 per \$1,000 of Employee's Benefit

This Plan Highlights is a brief description of the important features of the RSL insurance plan. It is not a certificate of insurance or evidence of coverage. Insurance is provided under group policy form LRS-8604, et al.

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