

Plan Highlights

Group Critical Illness

ADT LLC

COVERAGE

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 childcare.

ELIGIBILITY

All eligible Employees and their dependents as defined by **ADT LLC and affiliates** and reflected in your Certificate of Insurance. A person may not have coverage as both an Employee and Dependent. Note: Employees and dependents who live in CA, NY, NH or MA, must be covered under a major medical insurance plan to be eligible to enroll in this Critical Illness policy.

BENEFITS AMOUNTS

Employee	Choose from an option of \$15,000, \$30,000, or \$40,000.
Spouse	100% of employee coverage
Child	100% of employee coverage

BENEFIT FEATURES

- Lifetime Maximum Benefit 1000% of Insurance Amount
- Portability – you can take your coverage with you at the same rates
- Recurrence Benefit – (Same type of Critical Illness diagnosed months or later)
- Wellness Benefits – Any preventative health screening or test including but not limited to, annual physicals, immunizations, dental exams and mental health screenings.
- Subsequent Occurrence Benefit (Different Type of Critical Illness diagnosed)
- FMLA/MSLA Continuation

GUARANTEED ISSUE

The maximum amount of coverage you and your spouse, if applicable, can elect without providing evidence of insurability.

Employee	\$40,000
Spouse	\$40,000
Child	All Child amounts are guaranteed issue.



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Reliance Matrix is a branding name. Reliance Standard Life Insurance Company (Home Office Schaumburg, IL) is licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. First Reliance Standard Life Insurance Company (Home Office New York, NY) is licensed in New York and Delaware. Standard Security Life Insurance Company of New York (Home Office New York, NY) is licensed in all states. Absence services are provided by Matrix Absence Management, Inc. Product features and availability may vary by state.

BENEFIT PROVISIONS

Recurrence

We may pay a reduced benefit as shown on the Certificate of Insurance for a Critical Illness that is the same Critical Illness previously diagnosed and for which a benefit was paid under the policy as long as the diagnoses are separated by at least the number of months shown on the Certificate of Insurance.

Subsequent Occurrence

We may pay for a Critical Illness diagnosed different from a Critical Illness previously diagnosed for which a benefit has been paid under the policy as long as the diagnoses are separated by at least the number of months shown on the Certificate of Insurance.

CONTRIBUTION REQUIREMENTS

Coverage is 100% employee paid.



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INCLUDED BENEFITS

DIAGNOSIS	PERCENTAGE OF COVERAGE AMOUNT -STANDARD
Alzheimer's	100%
Acute Respiratory Distress Syndrome	25%
Benign Brain Tumor	100%
Carcinoma in Situ	30%
Coma	100%
Coronary Disease	30%
Heart Attack	100%
Infectious Disease	25%
Life Threatening Cancer	100%
Loss of Hearing	100%
Loss of Sight	100%
Loss of Speech	100%
Major Organ Failure	100%
Motor Neuron Disease (ALS, Lou Gehrig's)	30%
Multiple Sclerosis	30%
Paralysis	100%
Parkinson's	100%
Ruptured Cerebral, Carotid or Aortic Aneurysm	30%
Severe Brain Damage	30%
Skin Cancer	5%
Stroke	100%
CHILD DIAGNOSIS	STANDARD
Cerebral Palsy	100%
Cleft Lip or Palate	100%
Cystic Fibrosis	100%
Down syndrome	100%
Muscular Dystrophy	100%
Spina Bifida	100%
Type 1 Diabetes	100%
GENERAL PLAN PROVISIONS	STANDARD
Wellness (Health Screening) Benefit	\$50.00
Lifetime Maximum Benefit	1000% of the Amount of Insurance
Recurrence Benefit	100% of Benefit/6 months
Subsequent Occurrence	100% of Benefit/0 months
Benefit Waiting Period	None
Pre-Existing Limitation	None
FMLA/MSLA Continuation	Included
Portability	Included

EXCLUSIONS AND LIMITATIONS

Exclusions and limitations apply and can vary by state. For a comprehensive list of exclusions and limitations, please refer to the Certificate of Insurance.

NON-INSURANCE SERVICES

- Travel Assistance Services

ADDITIONAL INFORMATION

This Plan Highlights document provides a brief description of the key features of the Reliance Standard Life Insurance Company 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.



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