



Plan Highlights

Group Employee Supplemental Life and AD&D and Supplemental Dependent Life Insurance



ELIGIBILITY

All Active Eligible Full-Time and Part Time Employees

Dependents:

- „ Your legal spouse who is not legally separated or divorced from you;
- „ Your unmarried financially dependent children birth to 26 years;
- „ A person may not have coverage as both an Employee and Dependent;
- „ Only one insured spouse may cover dependent children;

BENEFIT AMOUNT

Supplemental Life And AD&D: Choose from a minimum of \$50,000 to a maximum of \$500,000 in \$50,000 increments.

Spouse: Choose from a minimum of \$25,000, a maximum of \$100,000 in \$25,000 increments

Child(ren): Birth to age 26 years: A Choice of \$10,000 or \$25,000

GUARANTEED ISSUE:

Initial eligibility period only

Employee: \$350,000

Spouse: \$50,000

Child(ren): \$25,000

CONTRIBUTION REQUIREMENTS

Coverage is 100% Employee Paid.

FEATURES

- „ Air Bag Benefit
- „ Common Carrier
- „ Seat Belt Benefit
- „ Coma
- „ Felonious Assault
- „ Adaptive Home/Vehicle
- „ Loss Of Use
- „ Accelerated Death Benefit
- „ Portability

Age Reduction Schedule For Employee & Spouse Coverage:

- „ At Age 65, benefit reduces to 67%
- „ At Age 70, benefit reduces to 45%



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This Plan Highlight is not a complete description of the insurance coverage. Insurance is provided under group policy form LRS-6422, et al. This is not a binding contract. Should there be a difference between this Plan Highlight and the contract, the contract will govern. The Certificate of Coverage will be made available to you that describes the benefits in greater detail; however a benefit will not be paid if caused or contributed by an exclusion listed in the Certificate.

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.