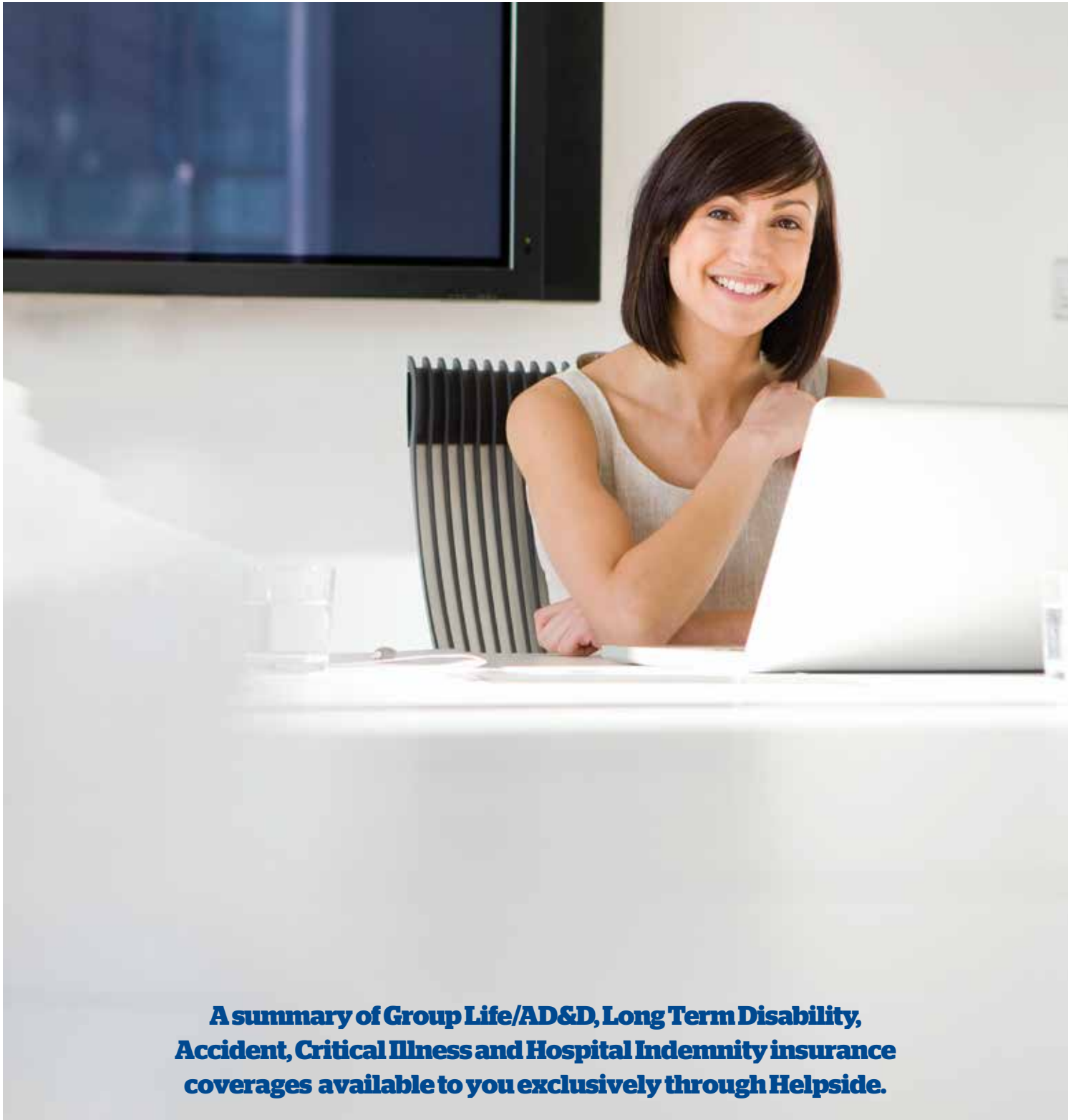


Coverage You Can Rely On



A summary of Group Life/AD&D, Long Term Disability, Accident, Critical Illness and Hospital Indemnity insurance coverages available to you exclusively through Helpside.

Group Basic Life and AD&D, Supplemental and Dependent Life Insurance



ELIGIBILITY

Employees: Each active, Full-time employee of (1) Helpside; and (2) a Client Company who has elected the Group Life and AD&D plan, working 20 or more hours per week, except any person on a temporary or seasonal basis.

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

Dependents are:

- ▶ A person may not have coverage as both an Employee and Dependent.
- ▶ Only one insured spouse may cover Dependent children.
- ▶ Your legal spouse not legally separated or divorced from you
- ▶ Your unmarried financially dependent children* age 14 days to 20 years (to 26 years if full-time student).

*natural and adopted children; stepchildren and foster children in your custody.

Upper age limits do not apply to handicapped children.

BENEFIT AMOUNT

Basic Life and AD&D

\$10,000

Supplemental Life

Choose from a minimum of \$10,000 to a maximum of \$250,000 in \$10,000 increments

Dependent Life

Spouse

Choose from a minimum of \$10,000 to a maximum of \$50,000 in \$10,000 increments

Dependent Child(ren)

14 days to 6 months : \$5,000

6 months to through age 19: \$5,000 or \$10,000
(up to age 26 if a full-time student)

GUARANTEE ISSUE (INITIAL ELIGIBILITY PERIOD ONLY)

Employee under age 60: \$250,000

Employee 60–69: \$250,000

Employee 70+: \$0

Spouse: \$50,000

Spouse 70+: \$0

Child: all child amounts are guaranteed issue

CONTRIBUTION REQUIREMENTS

Basic Life and AD&D:

Coverage is 100% employer paid.

Supplemental Life:

Coverage is 100% employee paid.

Spouse: Coverage is 100% employee paid.

Dependent Child(ren): Coverage is 100% employee paid.

SUPPLEMENTAL LIFE BENEFIT REDUCTION DUE TO AGE

Age	Original Benefit Reduced to
70+	50%

FEATURES

- ▶ Living Benefit Rider (expressed as Accelerated Death Benefit in some states and Imminent Death Benefit in PA)
- ▶ FMLA/MSLA Continuation
- ▶ Conversion
- ▶ Portability (Supplemental Coverage Only)

EXCLUSIONS

AD&D EXCLUSIONS: AD&D benefits will not be payable or a loss: caused by suicide or intentionally self-inflicted injuries caused by or resulting from war or any act of war, declared or undeclared; to which sickness, disease or myocardial infarction, including medical or surgical treatment thereof, is a contributing factor; sustained during an insured's commission or attempted commission of an assault or felony; to which the insured's acute or chronic intoxication is a contributing factor; or to which the insured's voluntary consumption of an illegal or controlled substance or a non-prescribed narcotic or drug is a contributing factor. For a comprehensive list of exclusions and limitations, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to be eligible for coverage and 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-6422, et al.

RELIANCE STANDARD

A MEMBER OF THE TOKIO MARINE GROUP

Supplemental and Dependent Life Insurance Premium Table

Scheduled Benefit

Each eligible employee may elect for himself and/or his eligible spouse an amount of insurance shown in the Table below. For employees age 70 and older: Benefit amounts are reduced according to the age-based reduction chart shown on page 2.

Employee/Spouse Premiums

To find you and your spouse's premium:

- ▶ Determine your age band: Your age = your age at your last birthday.
- ▶ Select a benefit amount (employees age 70 and older: see above comment).
- ▶ Spouse premium: Repeat the steps above for your spouse at his/her age at his/her last birthday.
- ▶ Employee and spouse rates change as insured moves from one age bracket to the next.
- ▶ Guarantee Issue amounts (initial eligibility period only) are shaded in blue.

Employee Monthly Premiums											
Benefit Amount	Age 18-24	Age 25-29	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70+
\$10,000	\$0.45	\$0.45	\$0.45	\$0.54	\$0.92	\$1.50	\$2.30	\$3.49	\$5.89	\$11.49	\$20.60
\$20,000	\$0.90	\$0.90	\$0.90	\$1.08	\$1.84	\$3.00	\$4.60	\$6.98	\$11.78	\$22.98	\$41.20
\$30,000	\$1.35	\$1.35	\$1.35	\$1.62	\$2.76	\$4.50	\$6.90	\$10.47	\$17.67	\$34.47	\$61.80
\$40,000	\$1.80	\$1.80	\$1.80	\$2.16	\$3.68	\$6.00	\$9.20	\$13.96	\$23.56	\$45.96	\$82.40
\$50,000	\$2.25	\$2.25	\$2.25	\$2.70	\$4.60	\$7.50	\$11.50	\$17.45	\$29.45	\$57.45	\$103.00
\$60,000	\$2.70	\$2.70	\$2.70	\$3.24	\$5.52	\$9.00	\$13.80	\$20.94	\$35.34	\$68.94	\$123.60
\$70,000	\$3.15	\$3.15	\$3.15	\$3.78	\$6.44	\$10.50	\$16.10	\$24.43	\$41.23	\$80.43	\$144.20
\$80,000	\$3.60	\$3.60	\$3.60	\$4.32	\$7.36	\$12.00	\$18.40	\$27.92	\$47.12	\$91.92	\$164.80
\$90,000	\$4.05	\$4.05	\$4.05	\$4.86	\$8.28	\$13.50	\$20.70	\$31.41	\$53.01	\$103.41	\$185.40
\$100,000	\$4.50	\$4.50	\$4.50	\$5.40	\$9.20	\$15.00	\$23.00	\$34.90	\$58.90	\$114.90	\$206.00
\$110,000	\$4.95	\$4.95	\$4.95	\$5.94	\$10.12	\$16.50	\$25.30	\$38.39	\$64.79	\$126.39	\$226.60
\$120,000	\$5.40	\$5.40	\$5.40	\$6.48	\$11.04	\$18.00	\$27.60	\$41.88	\$70.68	\$137.88	\$247.20
\$130,000	\$5.85	\$5.85	\$5.85	\$7.02	\$11.96	\$19.50	\$29.90	\$45.37	\$76.57	\$149.37	\$267.80
\$140,000	\$6.30	\$6.30	\$6.30	\$7.56	\$12.88	\$21.00	\$32.20	\$48.86	\$82.46	\$160.86	\$288.40
\$150,000	\$6.75	\$6.75	\$6.75	\$8.10	\$13.80	\$22.50	\$34.50	\$52.35	\$88.35	\$172.35	\$309.00
\$160,000	\$7.20	\$7.20	\$7.20	\$8.64	\$14.72	\$24.00	\$36.80	\$55.84	\$94.24	\$183.84	\$329.60
\$170,000	\$7.65	\$7.65	\$7.65	\$9.18	\$15.64	\$25.50	\$39.10	\$59.33	\$100.13	\$195.33	\$350.20
\$180,000	\$8.10	\$8.10	\$8.10	\$9.72	\$16.56	\$27.00	\$41.40	\$62.82	\$106.02	\$206.82	\$370.80
\$190,000	\$8.55	\$8.55	\$8.55	\$10.26	\$17.48	\$28.50	\$43.70	\$66.31	\$111.91	\$218.31	\$391.40
\$200,000	\$9.00	\$9.00	\$9.00	\$10.80	\$18.40	\$30.00	\$46.00	\$69.80	\$117.80	\$229.80	\$412.00
\$210,000	\$9.45	\$9.45	\$9.45	\$11.34	\$19.32	\$31.50	\$48.30	\$73.29	\$123.69	\$241.29	\$432.60
\$220,000	\$9.90	\$9.90	\$9.90	\$11.88	\$20.24	\$33.00	\$50.60	\$76.78	\$129.58	\$252.78	\$453.20
\$230,000	\$10.35	\$10.35	\$10.35	\$12.42	\$21.16	\$34.50	\$52.90	\$80.27	\$135.47	\$264.27	\$473.80
\$240,000	\$10.80	\$10.80	\$10.80	\$12.96	\$22.08	\$36.00	\$55.20	\$83.76	\$141.36	\$275.76	\$494.40
\$250,000	\$11.25	\$11.25	\$11.25	\$13.50	\$23.00	\$37.50	\$57.50	\$87.25	\$147.25	\$287.25	\$515.00

Spouse Monthly Premiums											
Benefit Amount	Age 18-24	Age 25-29	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70+
\$10,000	\$0.45	\$0.45	\$0.45	\$0.54	\$0.92	\$1.50	\$2.30	\$3.49	\$5.89	\$11.49	\$20.60
\$20,000	\$0.90	\$0.90	\$0.90	\$1.08	\$1.84	\$3.00	\$4.60	\$6.98	\$11.78	\$22.98	\$41.20
\$30,000	\$1.35	\$1.35	\$1.35	\$1.62	\$2.76	\$4.50	\$6.90	\$10.47	\$17.67	\$34.47	\$61.80
\$40,000	\$1.80	\$1.80	\$1.80	\$2.16	\$3.68	\$6.00	\$9.20	\$13.96	\$23.56	\$45.96	\$82.40
\$50,000	\$2.25	\$2.25	\$2.25	\$2.70	\$4.60	\$7.50	\$11.50	\$17.45	\$29.45	\$57.45	\$103.00

Dependent Children Premiums	
Benefit Amount	Premium
\$10,000	\$1.08

(One rate and benefit amount for all eligible children in family, regardless of number)

Rates are subject to change



EAP and Work-Life Services



Program Access

- All Covered Employees and Family Members Eligible, Regardless of Location or Relationship
- 24/7, 365 Days-a-year Dedicated Toll-Free Line, Always Live Answer
- Website, Mobile App, IM, Text, Chat, Email and Video Chat Access to Services



Assessment and Referral Services

- **Unlimited** Telephonic Assessment and Referral
- Up to 3 Face-to-Face Diagnostic and Short-Term Problem Resolution Sessions
- Global Network of 52,000+ Licensed Providers
- 24/7 Access to Clinicians for Urgent Matters

Legal and Financial Services

- **Unlimited** Phone Consultation for Any Financial Issue
- **Unlimited** In-Office or Phone Consultation for Any Legal Issue, 25% Discount for Services Beyond Initial Consultation
- Online Legal and Financial Resource Center Including Document Preparation

Work-Life Benefits and Resources

- **Unlimited** Phone Assessment and Referral for Any Work-Life Need
- **Unlimited** Child, Elder, and Pet Care Referrals and Resources
- **Unlimited** Education, Personal Services, and Health and Wellness Referrals and Resources
- **Unlimited** Veteran Resources and Support Including Veteran Resource Website
- Online Resources and Tools for 100+ Work-Life Topics

Program Implementation and Support Services

- **Unlimited** Virtual Orientations
- **Unlimited** Management Consultations
- Dedicated Account Management Team
- Formal Management Referrals
- Quarterly and Annual Utilization Reports

Promotional Materials

- Print and Electronic Promotional Materials
- Multilingual Materials Available
- Ongoing Mobile, Digital and Social Media Communications: Videos, Social@ACI Platforms, myACI App

Critical Incident Response and Support

- **Unlimited** Crisis Consultation
- Crisis Prevention and Threat Assessment Services

Training and Webinars

- **Unlimited** Employee and Management Virtual Training and Webinars
- **Unlimited** On-Demand Training Materials
- Onsite Training Available at Discounted Fee

Web Services

- Single Sign-On (SSO) Interactive Employee Website
- Work-Life and Wellness Interactive Online Resource
- Veteran Resource Website
- Mobile Apps and Social@ACI Platforms



Additional Questions?

Contact ACI Specialty Benefits toll-free at

855-RSL-HELP

(855-775-4357)

rsli@acieap.com

EAP services are provided by ACI Specialty Benefits, under agreement with Reliance Standard Life Insurance Company.

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 availability and features may vary by state.

Powered by



ACI
SPECIALTY
BENEFITS

Voluntary Group Short Term Disability Insurance



COVERAGE

Disability income protection insurance provides a benefit for "short term" disability resulting from a covered injury or sickness. Benefits begin at the end of the elimination period and continue while you are disabled up to the maximum benefit duration.

ELIGIBILITY

Each Active, Full-time employee working 20 or more hours per week, and earning an annual salary of at least \$15,000, except any person working on a temporary or seasonal basis.

BENEFIT AMOUNT

You may elect a weekly benefit in increments of \$25, from a minimum of \$100 up to a maximum benefit of \$1,500 per week, not to exceed 60% of your covered earnings (rounded to the next lower increment).

DAY BENEFITS BEGIN

Injury (accident) and Sickness (illness): benefits begin on the 15th consecutive day of disability

MAXIMUM BENEFIT DURATION

Benefits for one period of disability, will be paid up to a maximum of 11 weeks.

CONTRIBUTION REQUIREMENTS

Coverage is 100% employee paid.

RATES

See attached Rate Sheet.

FEATURES

- ▶ Maternity covered as any other illness
- ▶ Non-occupational coverage
- ▶ Partial Disability benefit include
- ▶ Transfer of Coverage provision

LIMITATIONS

- ▶ Pre-Existing Condition Limitation – 3/12

Please note — pre-ex limitations also apply to benefit increases

EXCLUSIONS

Benefits will not be payable or any disability caused by: an intentionally self-inflicted injury; an act of war (declared or undeclared); commission of a felony; sickness covered by workers' compensation or other workers' disability law; injury occurring out of or in the course of work for wage or profit

For a comprehensive list of exclusions, limitations, and any applicable benefit offsets, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to be eligible for coverage and 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 6451, et al.

Premium Table

Voluntary Group Short Term Disability

Scheduled Benefit

Each eligible employee may elect an amount of insurance, in increments of \$25 from a minimum of \$100 to a maximum of \$1,500 per week up to 60% of covered earnings. You may select any benefit amount from \$100 up to your maximum weekly benefit. Locate your weekly earnings to determine your maximum weekly benefit amount. If your covered earnings fall between ranges, the lesser benefit will apply.

Employee Monthly Premiums												
Weekly Earnings	Weekly Benefit Amount	Age 18-24	Age 25-29	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70+
\$288	\$100	\$3.87	\$4.32	\$4.41	\$3.87	\$3.87	\$4.68	\$6.48	\$7.65	\$8.46	\$10.53	\$13.86
\$288	\$125	\$4.84	\$5.40	\$5.51	\$4.84	\$4.84	\$5.85	\$8.10	\$9.56	\$10.58	\$13.16	\$17.33
\$288	\$150	\$5.81	\$6.48	\$6.62	\$5.81	\$5.81	\$7.02	\$9.72	\$11.48	\$12.69	\$15.80	\$20.79
\$292	\$175	\$6.77	\$7.56	\$7.72	\$6.77	\$6.77	\$8.19	\$11.34	\$13.39	\$14.81	\$18.43	\$24.26
\$333	\$200	\$7.74	\$8.64	\$8.82	\$7.74	\$7.74	\$9.36	\$12.96	\$15.30	\$16.92	\$21.06	\$27.72
\$375	\$225	\$8.71	\$9.72	\$9.92	\$8.71	\$8.71	\$10.53	\$14.58	\$17.21	\$19.04	\$23.69	\$31.19
\$417	\$250	\$9.68	\$10.80	\$11.03	\$9.68	\$9.68	\$11.70	\$16.20	\$19.13	\$21.15	\$26.33	\$34.65
\$458	\$275	\$10.64	\$11.88	\$12.13	\$10.64	\$10.64	\$12.87	\$17.82	\$21.04	\$23.27	\$28.96	\$38.12
\$500	\$300	\$11.61	\$12.96	\$13.23	\$11.61	\$11.61	\$14.04	\$19.44	\$22.95	\$25.38	\$31.59	\$41.58
\$542	\$325	\$12.58	\$14.04	\$14.33	\$12.58	\$12.58	\$15.21	\$21.06	\$24.86	\$27.50	\$34.22	\$45.05
\$583	\$350	\$13.55	\$15.12	\$15.44	\$13.55	\$13.55	\$16.38	\$22.68	\$26.78	\$29.61	\$36.86	\$48.51
\$625	\$375	\$14.51	\$16.20	\$16.54	\$14.51	\$14.51	\$17.55	\$24.30	\$28.69	\$31.73	\$39.49	\$51.98
\$667	\$400	\$15.48	\$17.28	\$17.64	\$15.48	\$15.48	\$18.72	\$25.92	\$30.60	\$33.84	\$42.12	\$55.44
\$708	\$425	\$16.45	\$18.36	\$18.74	\$16.45	\$16.45	\$19.89	\$27.54	\$32.51	\$35.96	\$44.75	\$58.91
\$750	\$450	\$17.42	\$19.44	\$19.85	\$17.42	\$17.42	\$21.06	\$29.16	\$34.43	\$38.07	\$47.39	\$62.37
\$792	\$475	\$18.38	\$20.52	\$20.95	\$18.38	\$18.38	\$22.23	\$30.78	\$36.34	\$40.19	\$50.02	\$65.84
\$833	\$500	\$19.35	\$21.60	\$22.05	\$19.35	\$19.35	\$23.40	\$32.40	\$38.25	\$42.30	\$52.65	\$69.30
\$875	\$525	\$20.32	\$22.68	\$23.15	\$20.32	\$20.32	\$24.57	\$34.02	\$40.16	\$44.42	\$55.28	\$72.77
\$917	\$550	\$21.29	\$23.76	\$24.26	\$21.29	\$21.29	\$25.74	\$35.64	\$42.08	\$46.53	\$57.92	\$76.23
\$958	\$575	\$22.25	\$24.84	\$25.36	\$22.25	\$22.25	\$26.91	\$37.26	\$43.99	\$48.65	\$60.55	\$79.70
\$1,000	\$600	\$23.22	\$25.92	\$26.46	\$23.22	\$23.22	\$28.08	\$38.88	\$45.90	\$50.76	\$63.18	\$83.16
\$1,042	\$625	\$24.19	\$27.00	\$27.56	\$24.19	\$24.19	\$29.25	\$40.50	\$47.81	\$52.88	\$65.81	\$86.63
\$1,083	\$650	\$25.16	\$28.08	\$28.67	\$25.16	\$25.16	\$30.42	\$42.12	\$49.73	\$54.99	\$68.45	\$90.09
\$1,125	\$675	\$26.12	\$29.16	\$29.77	\$26.12	\$26.12	\$31.59	\$43.74	\$51.64	\$57.11	\$71.08	\$93.56
\$1,167	\$700	\$27.09	\$30.24	\$30.87	\$27.09	\$27.09	\$32.76	\$45.36	\$53.55	\$59.22	\$73.71	\$97.02
\$1,208	\$725	\$28.06	\$31.32	\$31.97	\$28.06	\$28.06	\$33.93	\$46.98	\$55.46	\$61.34	\$76.34	\$100.49
\$1,250	\$750	\$29.03	\$32.40	\$33.08	\$29.03	\$29.03	\$35.10	\$48.60	\$57.38	\$63.45	\$78.98	\$103.95
\$1,292	\$775	\$29.99	\$33.48	\$34.18	\$29.99	\$29.99	\$36.27	\$50.22	\$59.29	\$65.57	\$81.61	\$107.42
\$1,333	\$800	\$30.96	\$34.56	\$35.28	\$30.96	\$30.96	\$37.44	\$51.84	\$61.20	\$67.68	\$84.24	\$110.88
\$1,375	\$825	\$31.93	\$35.64	\$36.38	\$31.93	\$31.93	\$38.61	\$53.46	\$63.11	\$69.80	\$86.87	\$114.35
\$1,417	\$850	\$32.90	\$36.72	\$37.49	\$32.90	\$32.90	\$39.78	\$55.08	\$65.03	\$71.91	\$89.51	\$117.81
\$1,458	\$875	\$33.86	\$37.80	\$38.59	\$33.86	\$33.86	\$40.95	\$56.70	\$66.94	\$74.03	\$92.14	\$121.28
\$1,500	\$900	\$34.83	\$38.88	\$39.69	\$34.83	\$34.83	\$42.12	\$58.32	\$68.85	\$76.14	\$94.77	\$124.74
\$1,542	\$925	\$35.80	\$39.96	\$40.79	\$35.80	\$35.80	\$43.29	\$59.94	\$70.76	\$78.26	\$97.40	\$128.21
\$1,583	\$950	\$36.77	\$41.04	\$41.90	\$36.77	\$36.77	\$44.46	\$61.56	\$72.68	\$80.37	\$100.04	\$131.67
\$1,625	\$975	\$37.73	\$42.12	\$43.00	\$37.73	\$37.73	\$45.63	\$63.18	\$74.59	\$82.49	\$102.67	\$135.14
\$1,667	\$1,000	\$38.70	\$43.20	\$44.10	\$38.70	\$38.70	\$46.80	\$64.80	\$76.50	\$84.60	\$105.30	\$138.60
\$1,708	\$1,025	\$39.67	\$44.28	\$45.20	\$39.67	\$39.67	\$47.97	\$66.42	\$78.41	\$86.72	\$107.93	\$142.07
\$1,750	\$1,050	\$40.64	\$45.36	\$46.31	\$40.64	\$40.64	\$49.14	\$68.04	\$80.33	\$88.83	\$110.57	\$145.53
\$1,792	\$1,075	\$41.60	\$46.44	\$47.41	\$41.60	\$41.60	\$50.31	\$69.66	\$82.24	\$90.95	\$113.20	\$149.00
\$1,833	\$1,100	\$42.57	\$47.52	\$48.51	\$42.57	\$42.57	\$51.48	\$71.28	\$84.15	\$93.06	\$115.83	\$152.46
\$1,875	\$1,125	\$43.54	\$48.60	\$49.61	\$43.54	\$43.54	\$52.65	\$72.90	\$86.06	\$95.18	\$118.46	\$155.93
\$1,917	\$1,150	\$44.51	\$49.68	\$50.72	\$44.51	\$44.51	\$53.82	\$74.52	\$87.98	\$97.29	\$121.10	\$159.39
\$1,958	\$1,175	\$45.47	\$50.76	\$51.82	\$45.47	\$45.47	\$54.99	\$76.14	\$89.89	\$99.41	\$123.73	\$162.86
\$2,000	\$1,200	\$46.44	\$51.84	\$52.92	\$46.44	\$46.44	\$56.16	\$77.76	\$91.80	\$101.52	\$126.36	\$166.32
\$2,042	\$1,225	\$47.41	\$52.92	\$54.02	\$47.41	\$47.41	\$57.33	\$79.38	\$93.71	\$103.64	\$128.99	\$169.79
\$2,083	\$1,250	\$48.38	\$54.00	\$55.13	\$48.38	\$48.38	\$58.50	\$81.00	\$95.63	\$105.75	\$131.63	\$173.25
\$2,125	\$1,275	\$49.34	\$55.08	\$56.23	\$49.34	\$49.34	\$59.67	\$82.62	\$97.54	\$107.87	\$134.26	\$176.72
\$2,167	\$1,300	\$50.31	\$56.16	\$57.33	\$50.31	\$50.31	\$60.84	\$84.24	\$99.45	\$109.98	\$136.89	\$180.18
\$2,208	\$1,325	\$51.28	\$57.24	\$58.43	\$51.28	\$51.28	\$62.01	\$85.86	\$101.36	\$112.10	\$139.52	\$183.65
\$2,250	\$1,350	\$52.25	\$58.32	\$59.54	\$52.25	\$52.25	\$63.18	\$87.48	\$103.28	\$114.21	\$142.16	\$187.11
\$2,292	\$1,375	\$53.21	\$59.40	\$60.64	\$53.21	\$53.21	\$64.35	\$89.10	\$105.19	\$116.33	\$144.79	\$190.58
\$2,333	\$1,400	\$54.18	\$60.48	\$61.74	\$54.18	\$54.18	\$65.52	\$90.72	\$107.10	\$118.44	\$147.42	\$194.04
\$2,375	\$1,425	\$55.15	\$61.56	\$62.84	\$55.15	\$55.15	\$66.69	\$92.34	\$109.01	\$120.56	\$150.05	\$197.51
\$2,417	\$1,450	\$56.12	\$62.64	\$63.95	\$56.12	\$56.12	\$67.86	\$93.96	\$110.93	\$122.67	\$152.69	\$200.97
\$2,458	\$1,475	\$57.08	\$63.72	\$65.05	\$57.08	\$57.08	\$69.03	\$95.58	\$112.84	\$124.79	\$155.32	\$204.44
\$2,500	\$1,500	\$58.05	\$64.80	\$66.15	\$58.05	\$58.05	\$70.20	\$97.20	\$114.75	\$126.90	\$157.95	\$207.90

Rates are approximate and subject to change.

Voluntary Group Long Term Disability Insurance



COVERAGE

Disability income protection insurance provides a benefit for "long term" disability resulting from a covered injury or sickness. Benefits begin at the end of the elimination period and continue while you are disabled up to the maximum benefit duration.

ELIGIBILITY

Each active, Full-time employee of (1) Helpside and (2) a Client Company, working 30 or more hours per week, and earning an annual salary of at least \$15,000, except any person on a temporary or seasonal basis.

BENEFIT AMOUNT

You may elect a monthly benefit in increments of \$100, from a minimum of \$500 up to a maximum benefit of \$10,000 per month, not to exceed 60% of your covered earnings (rounded to the next lower increment).

ELIMINATION PERIOD

90 consecutive days of total disability

MAXIMUM BENEFIT DURATION

Benefits will not extend beyond the longer of: Social Security Normal Retirement Age or Duration of Benefits below

Age at Disablement	Duration of Benefits
--------------------	----------------------

61 or less	to age 65
62	3 ½ years
63	3 years
64	2 ½ years
65	2 years
66	1 ¾ years
67	1 ½ years
68	1 ¼ years
69 or more	1 year

CONTRIBUTION REQUIREMENTS

Coverage is 100% employee paid.

FEATURES

- ▶ FMLA Continuation
- ▶ Mental/Nervous Illness Limitation – 24 month out-patient
- ▶ Own Occupation Coverage – 24 months
- ▶ Pre-Existing Condition Limitation – 3/12
- ▶ Residual and Partial Disability
- ▶ Substance Abuse Limitation – 24 months
- ▶ Limited Benefit Period or Other Specific Conditions 24 months
- ▶ Offsets (such as, but not limited to, Social Security Workers Compensation, State Disability Plans)
- ▶ Rehabilitation Provision
- ▶ Specific Indemnity Benefit
- ▶ Survivor Benefit – 3 month
- ▶ Work Incentive & Child Care provisions

EXCLUSIONS

Benefits will not be payable or any disability caused by: an intentionally self-inflicted injury; an act of war (declared or undeclared); commission of a felony; injury or sickness occurring while confined in any penal or correctional institution.

For a comprehensive list of exclusions, limitations, and any applicable benefit offsets, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to be eligible for coverage and 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-6564, et al.

Premium Table

Voluntary Group Long Term Disability

Scheduled Benefit

Each eligible employee may elect an amount of insurance, in increments of \$100 from a minimum of \$500 to a maximum of \$10,000 per month up to 60% of covered earnings.

You may select any benefit amount from \$500 up to your maximum monthly benefit. Locate your annual earnings to determine your maximum monthly benefit amount. If your covered earnings fall between ranges, the lesser benefit amount will apply.

Employee Monthly Premiums													
Annual Earnings	Monthly Benefit Amount	Age -19	Age 20-24	Age 25-29	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70+
\$15,000	\$500	\$0.54	\$0.54	\$0.81	\$1.53	\$2.43	\$4.14	\$5.40	\$7.65	\$9.86	\$7.74	\$5.13	\$3.78
\$15,000	\$600	\$0.65	\$0.65	\$0.97	\$1.84	\$2.92	\$4.97	\$6.48	\$9.18	\$11.83	\$9.29	\$6.16	\$4.54
\$15,000	\$700	\$0.76	\$0.76	\$1.13	\$2.14	\$3.40	\$5.80	\$7.56	\$10.71	\$13.80	\$10.84	\$7.18	\$5.29
\$16,000	\$800	\$0.86	\$0.86	\$1.30	\$2.45	\$3.89	\$6.62	\$8.64	\$12.24	\$15.77	\$12.38	\$8.21	\$6.05
\$18,000	\$900	\$0.97	\$0.97	\$1.46	\$2.75	\$4.37	\$7.45	\$9.72	\$13.77	\$17.74	\$13.93	\$9.23	\$6.80
\$20,000	\$1,000	\$1.08	\$1.08	\$1.62	\$3.06	\$4.86	\$8.28	\$10.80	\$15.30	\$19.71	\$15.48	\$10.26	\$7.56
\$22,000	\$1,100	\$1.19	\$1.19	\$1.78	\$3.37	\$5.35	\$9.11	\$11.88	\$16.83	\$21.68	\$17.03	\$11.29	\$8.32
\$24,000	\$1,200	\$1.30	\$1.30	\$1.94	\$3.67	\$5.83	\$9.94	\$12.96	\$18.36	\$23.65	\$18.58	\$12.31	\$9.07
\$26,000	\$1,300	\$1.40	\$1.40	\$2.11	\$3.98	\$6.32	\$10.76	\$14.04	\$19.89	\$25.62	\$20.12	\$13.34	\$9.83
\$28,000	\$1,400	\$1.51	\$1.51	\$2.27	\$4.28	\$6.80	\$11.59	\$15.12	\$21.42	\$27.59	\$21.67	\$14.36	\$10.58
\$30,000	\$1,500	\$1.62	\$1.62	\$2.43	\$4.59	\$7.29	\$12.42	\$16.20	\$22.95	\$29.57	\$23.22	\$15.39	\$11.34
\$32,000	\$1,600	\$1.73	\$1.73	\$2.59	\$4.90	\$7.78	\$13.25	\$17.28	\$24.48	\$31.54	\$24.77	\$16.42	\$12.10
\$34,000	\$1,700	\$1.84	\$1.84	\$2.75	\$5.20	\$8.26	\$14.08	\$18.36	\$26.01	\$33.51	\$26.32	\$17.44	\$12.85
\$36,000	\$1,800	\$1.94	\$1.94	\$2.92	\$5.51	\$8.75	\$14.90	\$19.44	\$27.54	\$35.48	\$27.86	\$18.47	\$13.61
\$38,000	\$1,900	\$2.05	\$2.05	\$3.08	\$5.81	\$9.23	\$15.73	\$20.52	\$29.07	\$37.45	\$29.41	\$19.49	\$14.36
\$40,000	\$2,000	\$2.16	\$2.16	\$3.24	\$6.12	\$9.72	\$16.56	\$21.60	\$30.60	\$39.42	\$30.96	\$20.52	\$15.12
\$42,000	\$2,100	\$2.27	\$2.27	\$3.40	\$6.43	\$10.21	\$17.39	\$22.68	\$32.13	\$41.39	\$32.51	\$21.55	\$15.88
\$44,000	\$2,200	\$2.38	\$2.38	\$3.56	\$6.73	\$10.69	\$18.22	\$23.76	\$33.66	\$43.36	\$34.06	\$22.57	\$16.63
\$46,000	\$2,300	\$2.48	\$2.48	\$3.73	\$7.04	\$11.18	\$19.04	\$24.84	\$35.19	\$45.33	\$35.60	\$23.60	\$17.39
\$48,000	\$2,400	\$2.59	\$2.59	\$3.89	\$7.34	\$11.66	\$19.87	\$25.92	\$36.72	\$47.30	\$37.15	\$24.62	\$18.14
\$50,000	\$2,500	\$2.70	\$2.70	\$4.05	\$7.65	\$12.15	\$20.70	\$27.00	\$38.25	\$49.28	\$38.70	\$25.65	\$18.90
\$52,000	\$2,600	\$2.81	\$2.81	\$4.21	\$7.96	\$12.64	\$21.53	\$28.08	\$39.78	\$51.25	\$40.25	\$26.68	\$19.66
\$54,000	\$2,700	\$2.92	\$2.92	\$4.37	\$8.26	\$13.12	\$22.36	\$29.16	\$41.31	\$53.22	\$41.80	\$27.70	\$20.41
\$56,000	\$2,800	\$3.02	\$3.02	\$4.54	\$8.57	\$13.61	\$23.18	\$30.24	\$42.84	\$55.19	\$43.34	\$28.73	\$21.17
\$58,000	\$2,900	\$3.13	\$3.13	\$4.70	\$8.87	\$14.09	\$24.01	\$31.32	\$44.37	\$57.16	\$44.89	\$29.75	\$21.92
\$60,000	\$3,000	\$3.24	\$3.24	\$4.86	\$9.18	\$14.58	\$24.84	\$32.40	\$45.90	\$59.13	\$46.44	\$30.78	\$22.68
\$62,000	\$3,100	\$3.35	\$3.35	\$5.02	\$9.49	\$15.07	\$25.67	\$33.48	\$47.43	\$61.10	\$47.99	\$31.81	\$23.44
\$64,000	\$3,200	\$3.46	\$3.46	\$5.18	\$9.79	\$15.55	\$26.50	\$34.56	\$48.96	\$63.07	\$49.54	\$32.83	\$24.19
\$66,000	\$3,300	\$3.56	\$3.56	\$5.35	\$10.10	\$16.04	\$27.32	\$35.64	\$50.49	\$65.04	\$51.08	\$33.86	\$24.95
\$68,000	\$3,400	\$3.67	\$3.67	\$5.51	\$10.40	\$16.52	\$28.15	\$36.72	\$52.02	\$67.01	\$52.63	\$34.88	\$25.70
\$70,000	\$3,500	\$3.78	\$3.78	\$5.67	\$10.71	\$17.01	\$28.98	\$37.80	\$53.55	\$68.99	\$54.18	\$35.91	\$26.46
\$72,000	\$3,600	\$3.89	\$3.89	\$5.83	\$11.02	\$17.50	\$29.81	\$38.88	\$55.08	\$70.96	\$55.73	\$36.94	\$27.22
\$74,000	\$3,700	\$4.00	\$4.00	\$5.99	\$11.32	\$17.98	\$30.64	\$39.96	\$56.61	\$72.93	\$57.28	\$37.96	\$27.97
\$76,000	\$3,800	\$4.10	\$4.10	\$6.16	\$11.63	\$18.47	\$31.46	\$41.04	\$58.14	\$74.90	\$58.82	\$38.99	\$28.73
\$78,000	\$3,900	\$4.21	\$4.21	\$6.32	\$11.93	\$18.95	\$32.29	\$42.12	\$59.67	\$76.87	\$60.37	\$40.01	\$29.48
\$80,000	\$4,000	\$4.32	\$4.32	\$6.48	\$12.24	\$19.44	\$33.12	\$43.20	\$61.20	\$78.84	\$61.92	\$41.04	\$30.24
\$82,000	\$4,100	\$4.43	\$4.43	\$6.64	\$12.55	\$19.93	\$33.95	\$44.28	\$62.73	\$80.81	\$63.47	\$42.07	\$31.00
\$84,000	\$4,200	\$4.54	\$4.54	\$6.80	\$12.85	\$20.41	\$34.78	\$45.36	\$64.26	\$82.78	\$65.02	\$43.09	\$31.75
\$86,000	\$4,300	\$4.64	\$4.64	\$6.97	\$13.16	\$20.90	\$35.60	\$46.44	\$65.79	\$84.75	\$66.56	\$44.12	\$32.51
\$88,000	\$4,400	\$4.75	\$4.75	\$7.13	\$13.46	\$21.38	\$36.43	\$47.52	\$67.32	\$86.72	\$68.11	\$45.14	\$33.26
\$90,000	\$4,500	\$4.86	\$4.86	\$7.29	\$13.77	\$21.87	\$37.26	\$48.60	\$68.85	\$88.70	\$69.66	\$46.17	\$34.02
\$92,000	\$4,600	\$4.97	\$4.97	\$7.45	\$14.08	\$22.36	\$38.09	\$49.68	\$70.38	\$90.67	\$71.21	\$47.20	\$34.78
\$94,000	\$4,700	\$5.08	\$5.08	\$7.61	\$14.38	\$22.84	\$38.92	\$50.76	\$71.91	\$92.64	\$72.76	\$48.22	\$35.53
\$96,000	\$4,800	\$5.18	\$5.18	\$7.78	\$14.69	\$23.33	\$39.74	\$51.84	\$73.44	\$94.61	\$74.30	\$49.25	\$36.29

Rates are subject to change.



Premium Table

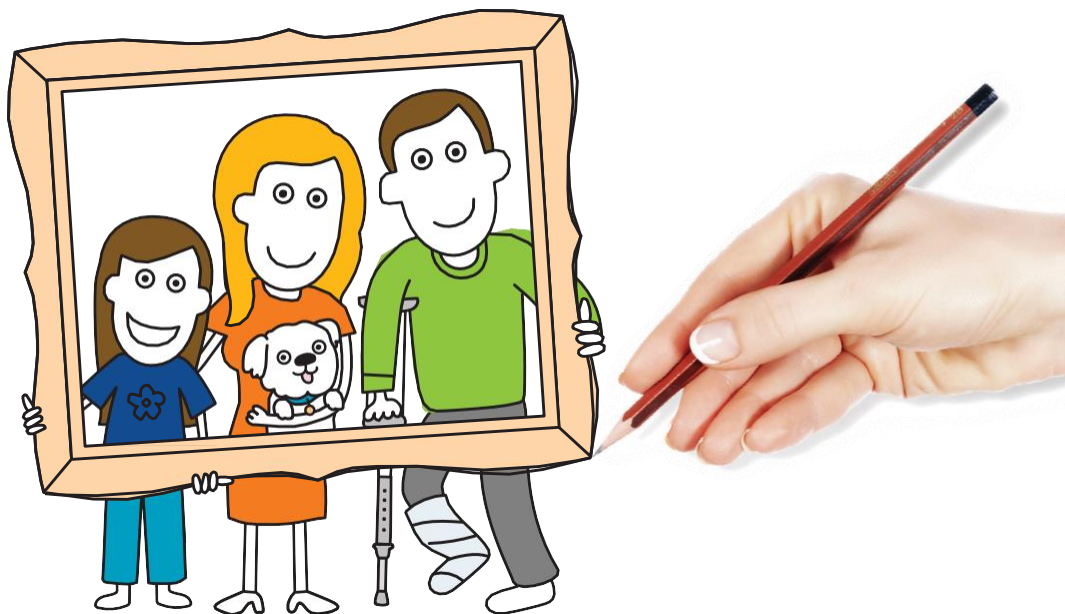
Voluntary Group Long Term Disability



Employee Monthly Premiums													
Annual Earnings	Monthly Benefit Amount	Age -19	Age 20-24	Age 25-29	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70+
\$98,000	\$4,900	\$5.29	\$5.29	\$7.94	\$14.99	\$23.81	\$40.57	\$52.92	\$74.97	\$96.58	\$75.85	\$50.27	\$37.04
\$100,000	\$5,000	\$5.40	\$5.40	\$8.10	\$15.30	\$24.30	\$41.40	\$54.00	\$76.50	\$98.55	\$77.40	\$51.30	\$37.80
\$102,000	\$5,100	\$5.51	\$5.51	\$8.26	\$15.61	\$24.79	\$42.23	\$55.08	\$78.03	\$100.52	\$78.95	\$52.33	\$38.56
\$104,000	\$5,200	\$5.62	\$5.62	\$8.42	\$15.91	\$25.27	\$43.06	\$56.16	\$79.56	\$102.49	\$80.50	\$53.35	\$39.31
\$106,000	\$5,300	\$5.72	\$5.72	\$8.59	\$16.22	\$25.76	\$43.88	\$57.24	\$81.09	\$104.46	\$82.04	\$54.38	\$40.07
\$108,000	\$5,400	\$5.83	\$5.83	\$8.75	\$16.52	\$26.24	\$44.71	\$58.32	\$82.62	\$106.43	\$83.59	\$55.40	\$40.82
\$110,000	\$5,500	\$5.94	\$5.94	\$8.91	\$16.83	\$26.73	\$45.54	\$59.40	\$84.15	\$108.41	\$85.14	\$56.43	\$41.58
\$112,000	\$5,600	\$6.05	\$6.05	\$9.07	\$17.14	\$27.22	\$46.37	\$60.48	\$85.68	\$110.38	\$86.69	\$57.46	\$42.34
\$114,000	\$5,700	\$6.16	\$6.16	\$9.23	\$17.44	\$27.70	\$47.20	\$61.56	\$87.21	\$112.35	\$88.24	\$58.48	\$43.09
\$116,000	\$5,800	\$6.26	\$6.26	\$9.40	\$17.75	\$28.19	\$48.02	\$62.64	\$88.74	\$114.32	\$89.78	\$59.51	\$43.85
\$118,000	\$5,900	\$6.37	\$6.37	\$9.56	\$18.05	\$28.67	\$48.85	\$63.72	\$90.27	\$116.29	\$91.33	\$60.53	\$44.60
\$120,000	\$6,000	\$6.48	\$6.48	\$9.72	\$18.36	\$29.16	\$49.68	\$64.80	\$91.80	\$118.26	\$92.88	\$61.56	\$45.36
\$122,000	\$6,100	\$6.59	\$6.59	\$9.88	\$18.67	\$29.65	\$50.51	\$65.88	\$93.33	\$120.23	\$94.43	\$62.59	\$46.12
\$124,000	\$6,200	\$6.70	\$6.70	\$10.04	\$18.97	\$30.13	\$51.34	\$66.96	\$94.86	\$122.20	\$95.98	\$63.61	\$46.87
\$126,000	\$6,300	\$6.80	\$6.80	\$10.21	\$19.28	\$30.62	\$52.16	\$68.04	\$96.39	\$124.17	\$97.52	\$64.64	\$47.63
\$128,000	\$6,400	\$6.91	\$6.91	\$10.37	\$19.58	\$31.10	\$52.99	\$69.12	\$97.92	\$126.14	\$99.07	\$65.66	\$48.38
\$130,000	\$6,500	\$7.02	\$7.02	\$10.53	\$19.89	\$31.59	\$53.82	\$70.20	\$99.45	\$128.12	\$100.62	\$66.69	\$49.14
\$132,000	\$6,600	\$7.13	\$7.13	\$10.69	\$20.20	\$32.08	\$54.65	\$71.28	\$100.98	\$130.09	\$102.17	\$67.72	\$49.90
\$134,000	\$6,700	\$7.24	\$7.24	\$10.85	\$20.50	\$32.56	\$55.48	\$72.36	\$102.51	\$132.06	\$103.72	\$68.74	\$50.65
\$136,000	\$6,800	\$7.34	\$7.34	\$11.02	\$20.81	\$33.05	\$56.30	\$73.44	\$104.04	\$134.03	\$105.26	\$69.77	\$51.41
\$138,000	\$6,900	\$7.45	\$7.45	\$11.18	\$21.11	\$33.53	\$57.13	\$74.52	\$105.57	\$136.00	\$106.81	\$70.79	\$52.16
\$140,000	\$7,000	\$7.56	\$7.56	\$11.34	\$21.42	\$34.02	\$57.96	\$75.60	\$107.10	\$137.97	\$108.36	\$71.82	\$52.92
\$142,000	\$7,100	\$7.67	\$7.67	\$11.50	\$21.73	\$34.51	\$58.79	\$76.68	\$108.63	\$139.94	\$109.91	\$72.85	\$53.68
\$144,000	\$7,200	\$7.78	\$7.78	\$11.66	\$22.03	\$34.99	\$59.62	\$77.76	\$110.16	\$141.91	\$111.46	\$73.87	\$54.43
\$146,000	\$7,300	\$7.88	\$7.88	\$11.83	\$22.34	\$35.48	\$60.44	\$78.84	\$111.69	\$143.88	\$113.00	\$74.90	\$55.19
\$148,000	\$7,400	\$7.99	\$7.99	\$11.99	\$22.64	\$35.96	\$61.27	\$79.92	\$113.22	\$145.85	\$114.55	\$75.92	\$55.94
\$150,000	\$7,500	\$8.10	\$8.10	\$12.15	\$22.95	\$36.45	\$62.10	\$81.00	\$114.75	\$147.83	\$116.10	\$76.95	\$56.70
\$152,000	\$7,600	\$8.21	\$8.21	\$12.31	\$23.26	\$36.94	\$62.93	\$82.08	\$116.28	\$149.80	\$117.65	\$77.98	\$57.46
\$154,000	\$7,700	\$8.32	\$8.32	\$12.47	\$23.56	\$37.42	\$63.76	\$83.16	\$117.81	\$151.77	\$119.20	\$79.00	\$58.21
\$156,000	\$7,800	\$8.42	\$8.42	\$12.64	\$23.87	\$37.91	\$64.58	\$84.24	\$119.34	\$153.74	\$120.74	\$80.03	\$58.97
\$158,000	\$7,900	\$8.53	\$8.53	\$12.80	\$24.17	\$38.39	\$65.41	\$85.32	\$120.87	\$155.71	\$122.29	\$81.05	\$59.72
\$160,000	\$8,000	\$8.64	\$8.64	\$12.96	\$24.48	\$38.88	\$66.24	\$86.40	\$122.40	\$157.68	\$123.84	\$82.08	\$60.48
\$162,000	\$8,100	\$8.75	\$8.75	\$13.12	\$24.79	\$39.37	\$67.07	\$87.48	\$123.93	\$159.65	\$125.39	\$83.11	\$61.24
\$164,000	\$8,200	\$8.86	\$8.86	\$13.28	\$25.09	\$39.85	\$67.90	\$88.56	\$125.46	\$161.62	\$126.94	\$84.13	\$61.99
\$166,000	\$8,300	\$8.96	\$8.96	\$13.45	\$25.40	\$40.34	\$68.72	\$89.64	\$126.99	\$163.59	\$128.48	\$85.16	\$62.75
\$168,000	\$8,400	\$9.07	\$9.07	\$13.61	\$25.70	\$40.82	\$69.55	\$90.72	\$128.52	\$165.56	\$130.03	\$86.18	\$63.50
\$170,000	\$8,500	\$9.18	\$9.18	\$13.77	\$26.01	\$41.31	\$70.38	\$91.80	\$130.05	\$167.54	\$131.58	\$87.21	\$64.26
\$172,000	\$8,600	\$9.29	\$9.29	\$13.93	\$26.32	\$41.80	\$71.21	\$92.88	\$131.58	\$169.51	\$133.13	\$88.24	\$65.02
\$174,000	\$8,700	\$9.40	\$9.40	\$14.09	\$26.62	\$42.28	\$72.04	\$93.96	\$133.11	\$171.48	\$134.68	\$89.26	\$65.77
\$176,000	\$8,800	\$9.50	\$9.50	\$14.26	\$26.93	\$42.77	\$72.86	\$95.04	\$134.64	\$173.45	\$136.22	\$90.29	\$66.53
\$178,000	\$8,900	\$9.61	\$9.61	\$14.42	\$27.23	\$43.25	\$73.69	\$96.12	\$136.17	\$175.42	\$137.77	\$91.31	\$67.28
\$180,000	\$9,000	\$9.72	\$9.72	\$14.58	\$27.54	\$43.74	\$74.52	\$97.20	\$137.70	\$177.39	\$139.32	\$92.34	\$68.04
\$182,000	\$9,100	\$9.83	\$9.83	\$14.74	\$27.85	\$44.23	\$75.35	\$98.28	\$139.23	\$179.36	\$140.87	\$93.37	\$68.80
\$184,000	\$9,200	\$9.94	\$9.94	\$14.90	\$28.15	\$44.71	\$76.18	\$99.36	\$140.76	\$181.33	\$142.42	\$94.39	\$69.55
\$186,000	\$9,300	\$10.04	\$10.04	\$15.07	\$28.46	\$45.20	\$77.00	\$100.44	\$142.29	\$183.30	\$143.96	\$95.42	\$70.31
\$188,000	\$9,400	\$10.15	\$10.15	\$15.23	\$28.76	\$45.68	\$77.83	\$101.52	\$143.82	\$185.27	\$145.51	\$96.44	\$71.06
\$190,000	\$9,500	\$10.26	\$10.26	\$15.39	\$29.07	\$46.17	\$78.66	\$102.60	\$145.35	\$187.25	\$147.06	\$97.47	\$71.82
\$192,000	\$9,600	\$10.37	\$10.37	\$15.55	\$29.38	\$46.66	\$79.49	\$103.68	\$146.88	\$189.22	\$148.61	\$98.50	\$72.58
\$194,000	\$9,700	\$10.48	\$10.48	\$15.71	\$29.68	\$47.14	\$80.32	\$104.76	\$148.41	\$191.19	\$150.16	\$99.52	\$73.33
\$196,000	\$9,800	\$10.58	\$10.58	\$15.88	\$29.99	\$47.63	\$81.14	\$105.84	\$149.94	\$193.16	\$151.70	\$100.55	\$74.09
\$198,000	\$9,900	\$10.69	\$10.69	\$16.04	\$30.29	\$48.11	\$81.97	\$106.92	\$151.47	\$195.13	\$153.25	\$101.57	\$74.84
\$200,000	\$10,000	\$10.80	\$10.80	\$16.20	\$30.60	\$48.60	\$82.80	\$108.00	\$153.00	\$197.10	\$154.80	\$102.60	\$75.60

Rates are subject to change.

Voluntary Accident Insurance



Draw on the protection provided by your benefits.

Great news! Your employer is offering you the opportunity to purchase accident insurance at group rates from Reliance Standard, a trusted benefits carrier in business for over a century.



No one likes to think about the possibility of an accident, but the very likelihood is inescapable. Think about it: Have you or anyone in your family ever had an automobile accident? Slip and fall? How about a bicycle or skiing accident? Whether it's a minor injury or something more severe, accidents often happen when your doctor's office isn't open, meaning you may have to go the emergency room or urgent care center where your out-of-pocket costs are greatest.



Medical insurance offsets most of the treatment costs for injuries resulting from an accident. But what about the out of pocket costs you don't consider? There's time off from work while you or a loved one convalesces, doctor visits and hospital co-pays, medical insurance deductibles, maybe child care expenses—even stocking up on ibuprofen and bandages! It's inconvenient, expensive, and can make a serious dent in a family's savings. Accident insurance provides a hedge against this possibility, paying benefits for injuries resulting from a covered accident.



These benefits are paid directly to you or your designee to use however you wish. The benefit schedule specifies payment amounts for events like hospitalizations, emergency room treatments, surgery, coma, paralysis, major diagnostic tests, chiropractic, physical therapy, fractures, burns, dislocations, etc.

“I already have medical insurance for those things.”

Treatment costs are only one piece of the financial puzzle when someone is injured. Lost wages and increased household expenses, paired with the leftover costs that medical insurance doesn't cover such as co-pays and deductibles, can mean bills piling up just when you're least able to keep up with them.

Do the math:

**46.5
million**

The number of nonfatal, preventable injuries in 2018, where about 1 in 7 sought medical attention

Injury Facts, 2018.

“OK, so I have an accident. It’s not a big deal.”

The economic impact of all unintentional injuries in the U.S. amounts to \$1,059.9 billion. These are costs that every individual and household pays whether directly out of pocket, through higher prices for goods and services, or through higher taxes.

— *Injury Facts, 2018*

“I don’t see the value in another insurance policy.”

Think about this: You buy life insurance in the event you die. You buy disability insurance in the event you can’t work for a period of time because of an illness. But you buy medical insurance because you’re pretty sure you’re going to need it! Accident insurance is like that: the odds are good you or someone in your family is going to be injured in an accident at some point. And you can purchase coverage for you, or you and your spouse, or your entire family.

“What if I don’t get approved?”

Actually, you cannot be turned down for this insurance if you are an eligible employee—coverage is guaranteed—and there is no medical underwriting.

“What do I do now?”

If you agree that you and your loved ones can benefit from this important coverage, it is easy to get started. Simply review the accompanying materials that provide more detail about the plan which includes a description of benefits, exclusions and limitations, and follow the instructions your employer has provided to enroll now.

Why Reliance Standard?

You are buying Accident insurance from Reliance Standard Life Insurance Company, a national insurer in business for over a century. Rated A+ by A.M. Best and Standard & Poor’s.

It pays to have Accident Insurance

You can receive a lump-sum cash benefit to help you keep up with expenses such as:

medical bills

mortgage or rent

payments and repairs

child care or housekeeping help

utilities and more

income of an individual who’s caring for the insured

anything you need to use it for

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This information is not an insurance policy and does not describe the entire plan. For more detailed information, you must ask your employer’s Human Resources benefit manager. There is a detailed description of the plan’s provisions, limitations and exclusions in the Certificate of Insurance which is issued to you after your application is processed.

The availability of the described products, benefits and features may vary by state.

Group accident coverage is underwritten by Reliance Standard Life Insurance Company and provided through policy form series LRS-9547-0318, et al. 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.

RS-2406 (8/20)

Voluntary Group Accident Insurance



COVERAGE

Voluntary accident insurance provides a range of fixed, lump-sum benefits for injuries resulting from a covered accident, or for accidental death and dismemberment (if included). These benefits are paid directly to the insured and may be used for any reason, from deductibles and prescriptions to transportation and childcare.

ELIGIBILITY

Employees: All eligible employees.

Dependents: You must be insured for Dependents to be covered. Dependents are:

- ▶ Your legal spouse or your domestic partner.
- ▶ Your dependent children* from birth to 26 years.

An eligible employee's child(ren) from birth to 26 years, including natural children, legally adopted children, children who are dependent on the eligible employee during the waiting period before adoption, stepchildren, and foster children. Foster children must be in the custody of the eligible employee to be considered a Dependent; and an eligible employee's child(ren) beyond the limiting age who is incapable of self-sustaining employment by reason of intellectual disability or physical handicap and who is chiefly dependent on the eligible employee for support and maintenance.

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

BENEFIT AMOUNT

See Full Schedule of Benefits on next page.

CONTRIBUTION REQUIREMENTS

Coverage is 100% employee paid.

MONTHLY PREMIUM

Coverage	Premium
Employee	\$10.48
Employee and Spouse	\$15.34
Employee & Children	\$21.15
Employee & Family	\$26.44

FEATURES

- ▶ FMLA/MSLA Continuation
- ▶ Newlywed and Newborn Provision
- ▶ 24-Hour Travel Assistance Services

EXCLUSIONS

Benefits will not be paid for any loss caused by: suicide; war; air travel (except as a passenger on commercial flights); assault/felony; acute or chronic intoxication; voluntary consumption of illegal or controlled substance or prescribed narcotic or drug.

For a comprehensive list of exclusions and limitations, please refer to the Certificate of Insurance. The Certificate 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-9547-0318, et al.

Voluntary Group Accident Insurance

Benefits	Amount
Ambulance	\$150 Ground, \$750 Air
Blood, Plasma and Platelets	\$300
Burns	To \$1,600 for 2nd degree burns; To \$12,800 for 3rd degree burns; Skin Graft - 25% of benefit payable for Burns
Coma	\$7,500
Concussion	\$150
Dental Injury	\$300 for Crown; \$100 for Extraction
Diagnostic Exams	\$200 per CT/MRI scan
Dislocation	To \$2,400 for Non-surgical; To \$4,800 for Surgical; Partial - 25% of full dislocation; Multiple - 100% of highest dislocation benefit
Emergency Treatment	\$201
Eye Injury	\$150 for removal of foreign object, \$300 for surgical repair
Fractures	To \$3,750 for Non-surgical; To \$7,500 for Surgical repair; Chip fracture: 25% of non-surgical benefit; Multiple fractures: 150% of highest sustained fracture
Initial Hospital Admission	\$1,000
Initial Intensive Care Unit (ICU) Hospital Admission	\$1,500
Hospital Confinement (per Day)	\$250, 365 days maximum
Intensive Care Unit (ICU) Confinement (per Day)	\$500, 30 days maximum
Lacerations	To \$600
Lodging (per Day)	\$150 per day up to 30 days if more than 100 miles from residence
Medical Appliances	\$150
Paralysis	\$15,000 quadriplegia; \$7,500 paraplegia/hemiplegia
Physical Therapy (per Session)	\$35, 6 sessions maximum
Physician Visit	\$75 Initial, \$75 Follow-up, 6 visits per accident
Prosthesis	\$750 for one, \$1,500 for two or more
Rehabilitation Facility Confinement (per Day)	\$100, 30 days maximum
Surgery	\$150 for Exploratory; \$450 for Knee Cartilage; \$1,500 for Abdominal or Thoracic; \$750 for Ruptured Disc; to \$900 Tendon, Ligament, or Rotator cuff
Transportation	\$450, if more than 100 miles from residence
Accidental Death Benefits	Amount
Employee AD&D	\$50,000
Spouse AD&D	\$25,000
Child AD&D	\$10,000
Common Carrier	100%
Accidental Dismemberment Benefits	% of AD Benefit Amount
Single Loss	50%
Multiple Loss (Catastrophic)	100%
Thumb / Finger / Toe	1%
2+ Thumb / Finger / Toe	3%
Speech	100%
Wellness (Health Screening) Benefit	Amount
Wellness (Health Screening)	\$75

Wellness Benefit

Draw on the protection provided by your benefits

The Wellness Benefit¹ will pay you the amount shown on the Schedule of Benefits for one health screening test performed during a twelve month period for you and your dependents², if applicable, provided:

- You and your dependents were covered under the policy at the time the test was performed and
- Any preventative health screening test not already performed at any time during the same twelve month period.

Examples of health screening tests covered under the policy.

(New) Any preventative health screenings, including, but not limited to, tests, diagnostic procedures, routine examinations and immunizations.

Testing

ALT/AST (liver function test)
Blood test for triglycerides
Bone marrow test
Breast cancer blood test - CA15-3
COVID-19 diagnostic test
Fasting blood glucose test
Genetic test
Ovarian cancer blood test - CA125
PAP test
PSA (prostate cancer blood test)
Serum cholesterol test (HDL and LDL)
Serum protein electrophoresis (blood test for myeloma)
Stress test (bicycle or treadmill)

Procedure

Biopsy for cancer
Breast ultrasound
Chest X-ray
Colonoscopy
Dental exam
Echocardiogram
Electrocardiogram

Diagnostic

Annual physical
Bone density for triglycerides
Eye exam
Flexible sigmoidoscopy
Hearing exam
Hemoccult stool analysis
Hepatitis screening
HIV screening
Immunizations
Mammography
Mental health screening
Skin cancer screening
Ultrasound screening

Filing a claim is Fast and Easy! Visit www.matrixabsence.com or call (877) 202-0055

1. Health Screening Benefit in NH and WA

2. Only one Wellness Benefit will be paid in a twelve month period per covered individual, subject to a maximum of four per family.

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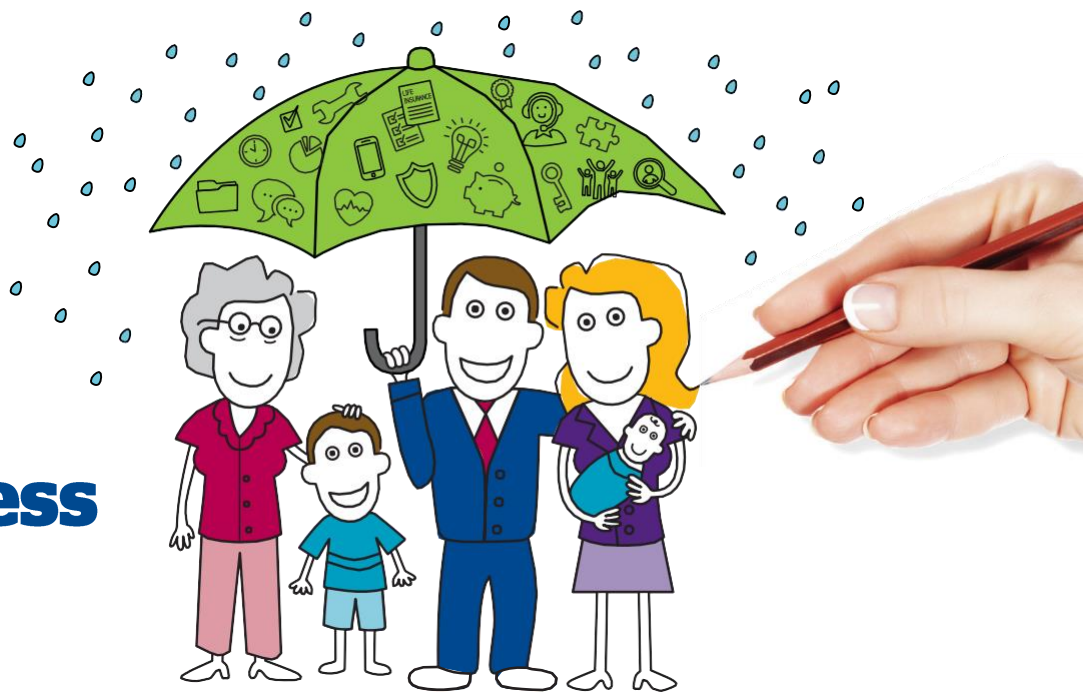
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This brochure is not a contract. The availability of the described feature may vary by state. It is not available in CT, ID, MI, MN, NM, NH, NY, ND and WY for Group Accident. It is not available in MI for Critical Illness. Critical illness coverage is provided by policy series LRS-9537-0118, et al. Accident coverage is provided by policy series LRS-9547-0318, et al. Hospital indemnity coverage is provided by policy series LRS-9572-0519, et al. It is not available for ID, KS and NM for group hospital indemnity.

Reliance Standard 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.

Voluntary Critical Illness Insurance



Draw on the protection provided by your benefits.

Great news! Your employer is offering you the opportunity to purchase critical illness insurance at group rates from Reliance Standard, a trusted benefits carrier in business for over a century.



1

American

dies from stroke every 37 seconds from cardiovascular disease. Each year heart disease kills about 647,000 Americans.¹



1.8million

new cases of cancer were expected to be diagnosed in 2020. Cancer remains the second most common cause of death in the US.²



1 in 4

deaths from heart disease in the US every year – 647,000 people annually.²

Health insurance can provide coverage for many of the costs associated with treating a critical illness like cancer or heart attack. But what about the other out-of-pocket costs that you incur when you or a loved one is battling a major illness and is unable to work? There's lost income—even if you have disability coverage, which only pays a portion of your regular earnings—along with co-pays, deductibles, family and living expenses, and even transportation costs to and from treatment. Many of these additional costs can contribute to the pressure you are already under at the worst possible time. Critical Illness Insurance can help to cover some of those gaps in your financial plan that you may not have even known existed.

“But I already have health insurance.”

Despite ongoing medical enhancements, incidence of critical illness in the US is seemingly high. Technology has dramatically improved the chances of survival for patients suffering a critical illness. However, with the possibility of surviving multiple Critical Illnesses or several incidents of the same illness in your lifetime, your financial plan for the future may be disrupted. With Critical Illness Insurance, the lump sum benefit you receive at the diagnosis of a critical illness can help offset those expenses not covered or not entirely covered by other sources of income or insurance.

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¹ American Heart Association, Heart Disease and Stroke Statistics, 2017. ² Center for Disease Control, Heart Disease Facts, 2019

“This is just another insurance that I will have and never use.”

While you hope you'll never need it, the statistics say there's a good chance you or a loved one will need to fight a critical illness in your lifetime. You can purchase coverage for yourself, your spouse and your child(ren). Benefits from your Critical Illness insurance help you take care of out-of-pocket expenses not covered by other plans, letting you focus on your recovery.

“I have been diagnosed with a critical illness before and would not be approved for this coverage.”

This coverage may be medically underwritten. However, you, your spouse and child(ren) may be eligible to receive up to a predetermined amount of coverage without regard to medical evidence of insurability. We also include coverage for recurrent and subsequent critical illnesses, which provides coverage in the event you have multiple critical illnesses or multiple incidents of the same critical illness over your lifetime.

“This is another bill I have to track.”

Your employer has made this coverage available to you at competitive group rates through convenient payroll deduction. It's the easiest way to secure valuable protection against the financial uncertainty that can accompany a critical illness.

“What do I do now?”

If you agree that you and your loved ones can benefit from this important coverage, it is easy to get started. Simply review the accompanying materials and that provide more detail about the plan which includes a description of benefits, exclusions and limitations, and follow the instructions your employer has provided to enroll now.

“Why Reliance Standard?”

You are buying Critical Illness insurance from Reliance Standard Life Insurance Company, a national insurer in business for over a century.

AMERICANS ARE OUTLIVING THEIR ILLNESSES — AND THEIR NEST EGGS.

50%

of Americans are withdrawing from their retirement savings to help pay for medical bills.¹

137 million

American families had problems paying medical bills or expenses, in 2019.²

#1

reason people file for bankruptcy, is high healthcare bills.²

MANY OF WHICH HAD HEALTH INSURANCE

It pays to have Critical Illness Insurance

You can receive a lump-sum cash benefit to help you keep up with expenses such as:

medical bills

mortgage or rent

payments and repairs

childcare or housekeeping help

utilities and more

income of an individual who's caring for the insured

anything you need to use it for

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¹TD Ameritrade, 2019. ²American Cancer Society, 2019

This information is not an insurance policy and does not describe the entire plan. For more detailed information, you must ask your employer's Human Resources benefit manager. There is a detailed description of the plan's provisions, limitations and exclusions in the Certificate of Insurance which is issued to you after your application is processed.

The availability of the described products, benefits and features may vary by state.

Group disability coverage is underwritten by Reliance Standard Life Insurance Company and provided through policy form series: LRS-6564, LRS-9228, LRS-6451, LRS-9334, et al. 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.

RS-2405(8/20)

Voluntary Group Critical Illness Insurance



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

Employees: All eligible employees.

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

Dependents are:

- ▶ Your legal spouse or your domestic partner. Spouse must be under age 70 at date of application.
- ▶ Your dependent children* from birth to 26 years.
*An eligible employee's child(ren) from birth to 26 years, including natural children, legally adopted children, children who are dependent on the eligible employee during the waiting period before adoption, stepchildren, and foster children. Foster children must be in the custody of the eligible employee to be considered a Dependent; and an eligible employee's child(ren) beyond the limiting age who is incapable of self-sustaining employment by reason of intellectual disability or physical handicap and who is chiefly dependent on the eligible employee for support and maintenance.

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

BENEFIT AMOUNT

Employee: Choose from a benefit of \$10,000 to a maximum of \$20,000 in \$10,000 increments.

Spouse: Choose from a benefit of \$10,000 to a maximum of \$20,000 in \$10,000 increments, not to exceed 100% of approved employee amount.

Dependent child(ren): 100% of approved employee amount up to a maximum of \$5,000.

GUARANTEED ISSUE

Employee: \$20,000

Spouse: \$20,000

Child: all child amounts are guaranteed issue

BENEFIT REDUCTION DUE TO AGE

Age	Original Benefit	Reduced To
70		50%

CONTRIBUTION REQUIREMENTS

Coverage is 100% employee paid.

Please see the attached rate table for your age specific premium.

FEATURES

DIAGNOSIS	ADULT BENEFIT
Carcinoma In Situ	25%
Coma	100%
Coronary Disease	25%
Heart Attack	100%
Life Threatening Cancer	100%
Loss of Sight	100%
Major Organ Failure	100%
Paralysis	100%
Ruptured Cerebral, Carotid or Aortic Aneurysm	100%
Severe Brain Damage	100%
Stroke	100%
Brain Tumor	100%
Loss of Hearing and Speech	100%
Alzheimer's	100%
ALS	100%
MS	100%
Parkinsons	100%
Skin Cancer	5%

- ▶ Lifetime Maximum Benefit – 1000% of Insurance Amount
- ▶ Subsequent Occurrence Benefit – 100% of benefit if diagnosed 6 months or later
- ▶ Recurrence Benefit (Same Illness) – 100% of benefit if diagnosed 18 months or later
- ▶ FMLA / MSLA Continuation
- ▶ Transfer of Coverage
- ▶ Wellness (Health Screening) Benefit – \$200

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Voluntary Group Critical Illness Insurance

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; 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 under Features. (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 under Features. (Recurrence).

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.

Premium Table Voluntary Group Critical Illness Insurance

Scheduled Benefit: Each eligible employee may elect for himself and/or his eligible spouse an amount of insurance shown in the table below.

Employee/Spouse Premiums: To find you and your spouse's premium -

- Determine your age band:
 - o Your age = your age at your last birthday.
 - o Spouse age = your age at your last birthday.
 - o For employees age 70 or older, benefit amounts are reduced according to the age-based reduction chart shown in the Plan Highlights. When selecting an amount of insurance, you must select at pre-age 70 benefit amount.
- Select a benefit from:
 - o Select an employee and spouse benefit from the table below.
- Employee and spouse rates change as insured moves from one age bracket to the next, based on the age determination rules.

Employee and Spouse Monthly Premiums						
Benefit Amount	Age 0-29	Age 30-39	Age 40-49	Age 50-59	Age 60-69	Age 70+
\$10,000	\$4.59	\$7.74	\$14.22	\$24.66	\$39.69	\$75.24
\$20,000	\$9.18	\$15.48	\$28.44	\$49.32	\$79.38	\$150.48

Dependent Child(ren): Your dependent child(ren) is eligible for a benefit amount of 100% of your Critical Illness benefit election, limited to a maximum of \$5,000

Please read this important information

- You may not have coverage as both an employee and as a dependent.
- Employee must have coverage in order for spouse and dependent children to be covered.

Please note, these rates are approximate and subject to change.

Voluntary Hospital Indemnity Insurance



Draw on the protection provided by your benefits.

Great news! Your employer is offering you the opportunity to purchase hospital indemnity insurance at group rates from Reliance Standard, a trusted benefits carrier in business for over a century.

No one likes to think about the possibility of a hospitalization, but the very likelihood is inescapable. Think about it: Have you or anyone in your family ever had an accident that resulted in a hospital visit? Hospitalizations are more common than we sometimes think; they could be due to an injury, an illness, a scheduled surgery, or maternity.

Medical insurance offsets some of the treatment costs for injuries or illness that result in hospital admission. But what about the potential for high out of pocket costs, including meeting a high deductible? The average cost of a one-day hospital admission is over \$3,950, and depending on the plan design of your medical insurance, some of that financial burden may land on you, the patient.

Hospital indemnity insurance provides a hedge against this possibility, paying a fixed, lump-sum daily benefit to help cover expenses resulting from a covered hospitalization. The benefit is paid directly to you. The benefit schedule specifies payment amounts for events such as hospital admission and daily room and board.

“I already have medical insurance for those things.”

Medical insurance is a necessity to cover treatment costs for a hospitalization. However, with the prevalence of high deductible plans, there can be a very large financial burden on the insured before the medical policy will defray the cost of a serious medical event.

But treatment costs are only one piece of the financial puzzle when someone is hospitalized. Lost wages and increased household expenses, paired with the leftover costs medical insurance doesn't cover, such as co-pays and deductibles, can mean bills piling up just when you're least able to keep up with them.

"I don't see the value in another insurance policy."

Think about this: You buy life insurance in the event you die. You buy disability insurance in the event you can't work for a period of time because of an illness or injury. But you buy medical insurance because you're pretty sure you're going to need it! Hospital indemnity insurance is like that: the odds are good you or someone in your family is going to experience a hospitalization at some point. And you can elect coverage for you, your spouse, and your children.

"What if I don't get approved?"

Actually, you cannot be turned down for this insurance if you are an eligible employee, enrolling during the enrollment period. Coverage is guaranteed and there is no medical underwriting.

"What do I do now?"

If you agree that you and your loved ones can benefit from this important coverage, it is easy to get started. Simply review the accompanying materials that provide more detail about the plan which includes a description of benefits, exclusions and limitations, and follow the instructions your employer has provided to enroll now.

"Why Reliance Standard?"

You are buying Hospital Indemnity Insurance from Reliance Standard Life Insurance Company, a leading national benefits carrier in business for over a century.

36.4 million

Americans were admitted to a hospital in 2018.

— American Hospital Annual Survey, 2018

"OK, so I have to go to the hospital in the future. It's not a big deal."

The economic impact of hospitalizations averaged about \$3,950 per incident for just the first day. These are costs that every individual and household pays for whether directly out of pocket, or through higher prices for services and/or medical insurance premiums.

— Statista Research Department, 2019

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Overlying major medical plan required for California residents. This information is not an insurance policy and does not describe the entire plan. For more detailed information you must ask your employer's Human Resources benefit manager. There is a detailed description of the plan's provisions, limitations and exclusions in the Certificate of Insurance which is issued to you after your application is processed.

The availability of the described products, benefits and features may vary by state.

Hospital indemnity coverage is underwritten by Reliance Standard Life Insurance Company and provided through policy form series LRS-9497-0613, et al. 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.

RS-2519(8/20)

Voluntary Hospital Indemnity Insurance



COVERAGE

Voluntary hospital indemnity insurance provides a range of fixed, lump-sum daily benefits to help cover costs associated with a hospital admission, including room and board costs. These benefits are paid directly to the insured following a hospitalization that meets the criteria for benefit payment.

ELIGIBILITY

Employees: All eligible employees.

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

Dependents are:

- ▶ the Insured's lawful spouse or domestic partner; and
- ▶ the Insured's children from birth to 26 years, including natural children, legally adopted children, children who are dependent on the eligible employee during the waiting period before adoption, stepchildren, and foster children. Foster children must be in the custody of the eligible employee to be considered a Dependent; and an eligible employee's child(ren) beyond the limiting age who is incapable of self-sustaining employment by reason of intellectual disability or physical handicap and who is chiefly dependent on the eligible employee for support and maintenance.

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

FEATURES

- ▶ Guaranteed issue; no medical questions
- ▶ No pre-existing conditions exclusions
- ▶ Mental & Nervous and Substance Abuse treated same as any other hospital admission
- ▶ No deductibles
- ▶ Eligible for continuation of coverage
- ▶ HIPAA privacy compliant
- ▶ Coverage Offered on a Voluntary Basis

CONTRIBUTION REQUIREMENTS

Coverage is 100% employee paid.

BENEFITS

Hospital Room & Board Benefits	
Room & Board Benefit per Day (180 Daily Benefits per Coverage Year)*	\$200
Hospital Admission Benefit	
One Daily Benefit per Coverage Year	\$2,000
Wellness Benefit	
	\$100

*In no event will the Daily Benefits exceed 180 daily benefits per Coverage Year.

MONTHLY PREMIUM

Employee Only	\$20.79
Employee + Spouse	\$42.94
Employee + Children	\$32.25
Employee + Family	\$54.38

EXCLUSIONS

Benefits will not be paid for any loss caused by: suicide; war; assault/felony; dental care except hospitalizations for the care of sound, natural teeth and gums required on account of accidental injury that happens while covered, and that occur within 6 months of the accident; or care or treatment rendered in connection with cosmetic surgery, except hospitalizations for cosmetic surgery needed for breast reconstruction following a mastectomy or for an accident that happens while covered. The cosmetic surgery needed for an accidental injury must be performed within 90 days of the accident. For a comprehensive list of exclusions and limitations, please refer to the Certificate of Insurance. The Certificate 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.

| About Us

Helpside's comprehensive service offering includes payroll, large group benefit programs, human resources, workers' compensation policy, and safety and risk management training. Thanks to its buying power, Helpside is able to double or triple the benefit offerings to its clients while saving them time and money.

Reliance Standard Life Insurance Company (Reliance Standard) is a leading insurance carrier specializing in innovative and flexible employee benefits solutions including disability income and group term life insurance, a suite of voluntary (employee paid) coverage options and fully integrated absence management. Reliance Standard markets these solutions through independent brokers and agents to employers of all sizes. Rated A+ (Excellent) by A.M. Best, Reliance Standard celebrated its centennial year in 2006.

Together with sister companies Matrix Absence Management, Inc., and Safety National Casualty Corporation, Reliance Standard Life Insurance Company is a leader in managing all aspects of employee absence to enhance the productivity of its clients. Our asset accumulation business emphasizes individual annuity products.

Reliance Standard Life Insurance Company is a member of the Tokio Marine Group. Tokio Marine Holdings, Inc., the ultimate holding company of the Tokio Marine Group, is incorporated in Japan and is listed on both the Tokyo and Osaka Stock Exchanges. The Tokio Marine Group operates in the property and casualty insurance, reinsurance and life insurance sectors globally. The Group's main operating subsidiary, Tokio Marine & Nichido Fire (TMNF), was founded in 1879 and is the oldest and leading property and casualty insurer in Japan. TMNF conducts business in the United States mainly through its U.S. branch and enjoys an A.M. Best rating of A++, which ranks among the highest in the industry.