

## Plan Highlights

# Voluntary Group Term Life and AD&D Insurance



Makai HR

### ELIGIBILITY

Each Active, Full-time employee working 20 or more hours per week except any person working on a temporary or seasonal basis.

**Dependents:** You or your spouse must be insured in order for Dependent children to be covered.

Dependents are:

- ▶ Your legal spouse or domestic partner under age 70. Spouse coverage terminates at age 75.
- ▶ Your unmarried financially dependent children\* age 14 days to 26 years.

\*natural and adopted children upon finalization of adoption; stepchildren and foster children living with you.

Age limit does not apply to handicapped children.

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

Only one insured spouse may cover Dependent children.

### BENEFIT AMOUNT

**Employee and Spouse:** Choose from a minimum of \$10,000 to a maximum of \$500,000 (in \$10,000 increments) for yourself and/or your spouse. The benefit amounts chosen need not be the same.

**Eligible Dependent Child(ren):** 14 Days to 6 months: \$1,000

Age 6 months to 26 years of age

\$2,500, \$5,000; \$7,500 or \$10,000

Choose one benefit amount for all eligible children in family.

### GUARANTEED ISSUE (INITIAL ELIGIBILITY PERIOD ONLY)

**Employee:**

Under age 70: \$100,000

Age 70 and over: none

**Spouse:**

Under age 60: \$30,000

Age 60 or older: none

Guaranteed Issue is subject to underwriting rules and is not available in all circumstances.

### CONTRIBUTION REQUIREMENTS

Coverage is employee paid.

### AD&D SCHEDULE

For Accidental Loss of:	Amount Payable:
Life	100%
Both hands or both feet	100%
Sight of both eyes	100%
One hand and one foot	100%
One hand and sight of one eye	100%
One foot and sight of one eye	100%
Speech and hearing	100%
One hand or one foot	50%
Sight of one eye	50%
Speech or hearing	50%

### BENEFIT REDUCTION DUE TO AGE

(applicable to employee coverage)

AT AGE FACE AMOUNT REDUCES TO:

75-79	60% of available or in force amount at age 74
80-84	35% of available or in force amount at age 74
85-89	27.5% of available or in force amount at age 74
90-94	20% of available or in force amount at age 74
95-99	7.5% of available or in force amount at age 74
100 +	5% of available or in force amount at age 74

### RATE

See attached Rate Sheet.

### FEATURES

- ▶ Conversion Privilege
- ▶ Portability
- ▶ Waiver of Premium

### EXCLUSIONS

Death by suicide is not covered during the first two years an insured's insurance is in force. Insurance coverage is incontestable after it has been in force two years during the insured's lifetime, except for non-payment of premium.

AD&D benefits will not be payable for a loss which results from: intentionally self-inflicted injury; any act of war, declared or undeclared; sickness or disease which contributes to a loss (except infection which results from an accidental cut or wound). Additional exclusions may apply and vary by state.

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. It is not a certificate of insurance or evidence of coverage. Insurance is provided under group policy form LRS-8349, et al.

**Reliance Standard Voluntary Plans  
Voluntary Group Term Life Insurance  
Premium Table  
Plan Holder: Makai HR - VG # 187120**

**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 75 and older:

Benefit amounts are reduced according to the age-based reduction chart shown in the Voluntary Term Life brochure. When selecting an amount of insurance, you must select a pre-age 75 benefit amount.

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 75 and older: see above comment - **do not select a calculated reduced amount**).
- Spouse premium: Repeat the steps above for your spouse at his/her age at his/her last birthday. Your spouse must be under age 70 to be enrolled.
- Employee and spouse rates change as insured moves from one age bracket to the next.

**Monthly Premiums**

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+
\$10,000	\$0.96	\$1.10	\$0.88	\$0.95	\$1.26	\$1.88	\$2.97	\$4.74	\$7.83	\$10.35	\$15.71	\$31.76
\$20,000	\$1.92	\$2.20	\$1.76	\$1.90	\$2.52	\$3.76	\$5.94	\$9.48	\$15.66	\$20.70	\$31.42	\$63.52
\$30,000	\$2.88	\$3.30	\$2.64	\$2.85	\$3.78	\$5.64	\$8.91	\$14.22	\$23.49	\$31.05	\$47.13	\$95.28
\$40,000	\$3.84	\$4.40	\$3.52	\$3.80	\$5.04	\$7.52	\$11.88	\$18.96	\$31.32	\$41.40	\$62.84	\$127.04
\$50,000	\$4.80	\$5.50	\$4.40	\$4.75	\$6.30	\$9.40	\$14.85	\$23.70	\$39.15	\$51.75	\$78.55	\$158.80
\$60,000	\$5.76	\$6.60	\$5.28	\$5.70	\$7.56	\$11.28	\$17.82	\$28.44	\$46.98	\$62.10	\$94.26	\$190.56
\$70,000	\$6.72	\$7.70	\$6.16	\$6.65	\$8.82	\$13.16	\$20.79	\$33.18	\$54.81	\$72.45	\$109.97	\$222.32
\$80,000	\$7.68	\$8.80	\$7.04	\$7.60	\$10.08	\$15.04	\$23.76	\$37.92	\$62.64	\$82.80	\$125.68	\$254.08
\$90,000	\$8.64	\$9.90	\$7.92	\$8.55	\$11.34	\$16.92	\$26.73	\$42.66	\$70.47	\$93.15	\$141.39	\$285.84
\$100,000	\$9.60	\$11.00	\$8.80	\$9.50	\$12.60	\$18.80	\$29.70	\$47.40	\$78.30	\$103.50	\$157.10	\$317.60
\$110,000	\$10.56	\$12.10	\$9.68	\$10.45	\$13.86	\$20.68	\$32.67	\$52.14	\$86.13	\$113.85	\$172.81	\$349.36
\$120,000	\$11.52	\$13.20	\$10.56	\$11.40	\$15.12	\$22.56	\$35.64	\$56.88	\$93.96	\$124.20	\$188.52	\$381.12
\$130,000	\$12.48	\$14.30	\$11.44	\$12.35	\$16.38	\$24.44	\$38.61	\$61.62	\$101.79	\$134.55	\$204.23	\$412.88
\$140,000	\$13.44	\$15.40	\$12.32	\$13.30	\$17.64	\$26.32	\$41.58	\$66.36	\$109.62	\$144.90	\$219.94	\$444.64
\$150,000	\$14.40	\$16.50	\$13.20	\$14.25	\$18.90	\$28.20	\$44.55	\$71.10	\$117.45	\$155.25	\$235.65	\$476.40
\$160,000	\$15.36	\$17.60	\$14.08	\$15.20	\$20.16	\$30.08	\$47.52	\$75.84	\$125.28	\$165.60	\$251.36	\$508.16
\$170,000	\$16.32	\$18.70	\$14.96	\$16.15	\$21.42	\$31.96	\$50.49	\$80.58	\$133.11	\$175.95	\$267.07	\$539.92
\$180,000	\$17.28	\$19.80	\$15.84	\$17.10	\$22.68	\$33.84	\$53.46	\$85.32	\$140.94	\$186.30	\$282.78	\$571.68
\$190,000	\$18.24	\$20.90	\$16.72	\$18.05	\$23.94	\$35.72	\$56.43	\$90.06	\$148.77	\$196.65	\$298.49	\$603.44
\$200,000	\$19.20	\$22.00	\$17.60	\$19.00	\$25.20	\$37.60	\$59.40	\$94.80	\$156.60	\$207.00	\$314.20	\$635.20
\$210,000	\$20.16	\$23.10	\$18.48	\$19.95	\$26.46	\$39.48	\$62.37	\$99.54	\$164.43	\$217.35	\$329.91	\$666.96
\$220,000	\$21.12	\$24.20	\$19.36	\$20.90	\$27.72	\$41.36	\$65.34	\$104.28	\$172.26	\$227.70	\$345.62	\$698.72
\$230,000	\$22.08	\$25.30	\$20.24	\$21.85	\$28.98	\$43.24	\$68.31	\$109.02	\$180.09	\$238.05	\$361.33	\$730.48
\$240,000	\$23.04	\$26.40	\$21.12	\$22.80	\$30.24	\$45.12	\$71.28	\$113.76	\$187.92	\$248.40	\$377.04	\$762.24
\$250,000	\$24.00	\$27.50	\$22.00	\$23.75	\$31.50	\$47.00	\$74.25	\$118.50	\$195.75	\$258.75	\$392.75	\$794.00

### Monthly Premiums

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+
\$260,000	\$24.96	\$28.60	\$22.88	\$24.70	\$32.76	\$48.88	\$77.22	\$123.24	\$203.58	\$269.10	\$408.46	\$825.76
\$270,000	\$25.92	\$29.70	\$23.76	\$25.65	\$34.02	\$50.76	\$80.19	\$127.98	\$211.41	\$279.45	\$424.17	\$857.52
\$280,000	\$26.88	\$30.80	\$24.64	\$26.60	\$35.28	\$52.64	\$83.16	\$132.72	\$219.24	\$289.80	\$439.88	\$889.28
\$290,000	\$27.84	\$31.90	\$25.52	\$27.55	\$36.54	\$54.52	\$86.13	\$137.46	\$227.07	\$300.15	\$455.59	\$921.04
\$300,000	\$28.80	\$33.00	\$26.40	\$28.50	\$37.80	\$56.40	\$89.10	\$142.20	\$234.90	\$310.50	\$471.30	\$952.80
\$310,000	\$29.76	\$34.10	\$27.28	\$29.45	\$39.06	\$58.28	\$92.07	\$146.94	\$242.73	\$320.85	\$487.01	\$984.56
\$320,000	\$30.72	\$35.20	\$28.16	\$30.40	\$40.32	\$60.16	\$95.04	\$151.68	\$250.56	\$331.20	\$502.72	\$1,016.32
\$330,000	\$31.68	\$36.30	\$29.04	\$31.35	\$41.58	\$62.04	\$98.01	\$156.42	\$258.39	\$341.55	\$518.43	\$1,048.08
\$340,000	\$32.64	\$37.40	\$29.92	\$32.30	\$42.84	\$63.92	\$100.98	\$161.16	\$266.22	\$351.90	\$534.14	\$1,079.84
\$350,000	\$33.60	\$38.50	\$30.80	\$33.25	\$44.10	\$65.80	\$103.95	\$165.90	\$274.05	\$362.25	\$549.85	\$1,111.60
\$360,000	\$34.56	\$39.60	\$31.68	\$34.20	\$45.36	\$67.68	\$106.92	\$170.64	\$281.88	\$372.60	\$565.56	\$1,143.36
\$370,000	\$35.52	\$40.70	\$32.56	\$35.15	\$46.62	\$69.56	\$109.89	\$175.38	\$289.71	\$382.95	\$581.27	\$1,175.12
\$380,000	\$36.48	\$41.80	\$33.44	\$36.10	\$47.88	\$71.44	\$112.86	\$180.12	\$297.54	\$393.30	\$596.98	\$1,206.88
\$390,000	\$37.44	\$42.90	\$34.32	\$37.05	\$49.14	\$73.32	\$115.83	\$184.86	\$305.37	\$403.65	\$612.69	\$1,238.64
\$400,000	\$38.40	\$44.00	\$35.20	\$38.00	\$50.40	\$75.20	\$118.80	\$189.60	\$313.20	\$414.00	\$628.40	\$1,270.40
\$410,000	\$39.36	\$45.10	\$36.08	\$38.95	\$51.66	\$77.08	\$121.77	\$194.34	\$321.03	\$424.35	\$644.11	\$1,302.16
\$420,000	\$40.32	\$46.20	\$36.96	\$39.90	\$52.92	\$78.96	\$124.74	\$199.08	\$328.86	\$434.70	\$659.82	\$1,333.92
\$430,000	\$41.28	\$47.30	\$37.84	\$40.85	\$54.18	\$80.84	\$127.71	\$203.82	\$336.69	\$445.05	\$675.53	\$1,365.68
\$440,000	\$42.24	\$48.40	\$38.72	\$41.80	\$55.44	\$82.72	\$130.68	\$208.56	\$344.52	\$455.40	\$691.24	\$1,397.44
\$450,000	\$43.20	\$49.50	\$39.60	\$42.75	\$56.70	\$84.60	\$133.65	\$213.30	\$352.35	\$465.75	\$706.95	\$1,429.20
\$460,000	\$44.16	\$50.60	\$40.48	\$43.70	\$57.96	\$86.48	\$136.62	\$218.04	\$360.18	\$476.10	\$722.66	\$1,460.96
\$470,000	\$45.12	\$51.70	\$41.36	\$44.65	\$59.22	\$88.36	\$139.59	\$222.78	\$368.01	\$486.45	\$738.37	\$1,492.72
\$480,000	\$46.08	\$52.80	\$42.24	\$45.60	\$60.48	\$90.24	\$142.56	\$227.52	\$375.84	\$496.80	\$754.08	\$1,524.48
\$490,000	\$47.04	\$53.90	\$43.12	\$46.55	\$61.74	\$92.12	\$145.53	\$232.26	\$383.67	\$507.15	\$769.79	\$1,556.24
\$500,000	\$48.00	\$55.00	\$44.00	\$47.50	\$63.00	\$94.00	\$148.50	\$237.00	\$391.50	\$517.50	\$785.50	\$1,588.00

#### DEPENDENT CHILD(REN) Monthly PREMIUMS:

Benefit Amount	Premium
\$2,500	\$0.37
\$5,000	\$0.72
\$7,500	\$1.07
\$10,000	\$1.43

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

#### PREMIUM CALCULATION (Add your elections here):

Employee Premium	
Spouse Premium	
Dependent Children Premium	
Total Premium	

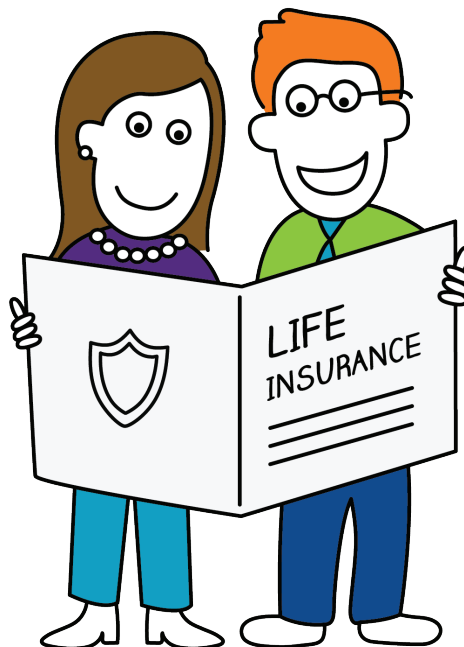
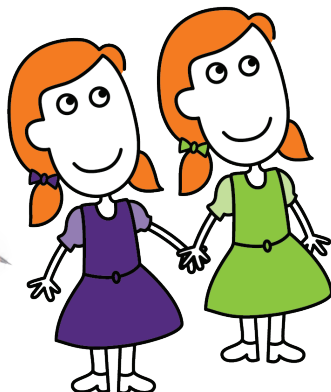
(Rates are calculated as of coverage effective date and are based on insured's age in relation to Plan anniversary date. Billed rates may be higher if, at application, the person is at the highest age in an age band).

#### Please read this important information:

- You may not have coverage as both an employee and as a dependent.
- Only one insured spouse may cover the eligible dependent children.
- Neither you nor your spouse may hold more than a total of \$500,000 of group term life insurance with Reliance Standard under the master Group Policy. Insurance over that amount will be void and the premium refunded.

**Rates are subject to change.**

# Voluntary Term Life Insurance



## Draw on the protection provided by your benefits.

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



Life insurance can be an important step in safeguarding your family's overall financial plan. You may have already considered purchasing term life insurance, or you may already have insurance through another source, but have you considered all the ways your family relies on you and how term life insurance can help bring some peace of mind to both you and those you would leave behind?



### **"How much do I need?"**

Experts recommend that you have at least five to ten times your annual income in life insurance protection.<sup>1</sup> If you don't think you have as much coverage as you may need, this is your opportunity to secure additional protection for your family.

You can purchase the amount that's right for you. You may be eligible to purchase as much as \$500,000 of coverage.



### **"I don't need it because I don't have any dependents."**

Many people assume that if they don't have dependents, they don't need life insurance. If anyone would be affected financially by your death for any reason—including funeral expenses, hospital bills, or mortgage, student loan or credit card debts—a term life insurance policy can help cover these types of expenses. You should also consider parents or siblings who, while not your dependents, may receive financial support from you.

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[www.reliancestandard.com](http://www.reliancestandard.com)

<sup>1</sup> CNN Money, 2015.

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**“That will never happen to me.”**

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Having a family changes everything. First and foremost, it forces us to plan for the future... and even for events that may be inconceivable to us. While no one enjoys dwelling on harsh realities, purchasing life insurance may help to decrease anxiety you may feel about your family's financial protection.

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**“But I already have life insurance.”**

**But do you have enough?**

Most people are confident with their decision to purchase life insurance to help with funeral expenses, estate administration costs, debts and medical expenses not covered by health insurance. When considering these costs, it's vital to factor in expenses like your mortgage, college tuition, a spouse's retirement, and the cost of services you currently provide which may need to be paid for in your absence (such as home maintenance, tax preparation, etc.) as well as hidden expenses currently paid for by your employer (such as healthcare, retirement funds and other benefits).

Moreover, many people forget that certain life events result in an increased need for life insurance. For example, your children may be getting closer to college age, your spouse may not be working, or you may be supporting aging parents.

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**“I don't want to worry about keeping track of another monthly bill.”**

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Your employer has made it possible for you to pay for your coverage at group rates through convenient payroll deduction. You may be able to take your coverage with you if you change jobs. And in the event that you become totally disabled, your coverage may be continued with no premiums due.

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**“What do I do now?”**

If you agree that you and your loved ones can benefit from this important coverage, it's easy to get started. Simply review the accompanying materials and complete the Reliance Standard enrollment form supplied by your employer.

If you have questions or require an enrollment form, please contact your Benefits Administrator.

Additional information to aid you in your life insurance purchase decision can be found online at **[www.RelianceStandard.com/voluntarylife](http://www.RelianceStandard.com/voluntarylife)**.

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**Why Reliance Standard?**

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

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EXPERTS RECOMMEND  
THAT YOU HAVE AT LEAST

**five to  
ten times**

YOUR ANNUAL INCOME  
IN LIFE INSURANCE  
PROTECTION.<sup>1</sup>

**RELIANCE STANDARD**  
A MEMBER OF THE TOKIO MARINE GROUP

**[www.reliancestandard.com](http://www.reliancestandard.com)**

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.

Voluntary Group Term Life Insurance coverage is underwritten by Reliance Standard Life Insurance Company and provided through policy form series LRS-8349, et al in all states except Maine, New York, Pennsylvania, Puerto Rico, South Dakota, Vermont, the US Virgin Islands and Washington where coverage is provided as follows: Maine, South Dakota and Washington through policy form series LRS-9419, et al; Vermont through policy form series LRS-8522, et al; and Pennsylvania through policy form series LRS-8800, et al. Reliance Standard Life Insurance Company is licensed in all states, (except New York), and the District of Columbia, Puerto Rico, the US 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 through policy form series FRSL-8349, et al.

RS-2083 (4/17)