



The coverage your employees need, designed to conserve your benefit dollars.

Comprehensive Voluntary Benefits

RELIANCE STANDARD VOLUNTARY PLANS

What You Should Know About RSVP Comprehensive Voluntary Benefits

Voluntary benefits: The win-win solution in every economy.

Every business needs to contain costs, whether the economy is good, bad or in between. And one of the most problematic cost centers is employee benefits. With the cost of benefits demanding more of the Human Resources budget, how can companies continue to afford to offer a comprehensive benefits package that will attract and retain the most qualified workers?

The answer is voluntary benefits.

Voluntary benefits are 100% employee-paid insurance plans offered at affordable group rates and paid through convenient payroll deduction. Employees appreciate the ease, value, and flexibility of choosing for themselves.

Deciding to offer a voluntary program aids both the employer and employee. The employer wins by offering a tailored plan of benefits employees want and need without bearing the additional premium expense. The employees win by purchasing insurance coverage that satisfies their needs.

The coverage employees want at little or no direct cost to the employer.

Employers can offer voluntary term life, accidental death and dismemberment, or disability insurance in any combination to their employees. The employer chooses and designs a plan that's right for their employees.

Offering voluntary coverages to employees is the employer's reward.

- Employees appreciate the convenience of payroll deduction.
- Employees are aware voluntary benefits offered at work may be the only opportunity they will be given to buy important insurance protection.
- Employees value the freedom to decide to participate and to choose the amount of coverage that is right for them.
- Reliance Standard's programs are primarily guaranteed issue or require only minimal underwriting.

All the flexibility you need.

Voluntary benefits offer terrific flexibility to both the employer and the employee. The employer can provide a better package of benefits. Employees choose and pay for only the benefits they desire.

Employers have many options:

- Pre-tax as part of a Section 125 (flex) plan or after-tax
- Multiple types of benefits
- Offer benefits as stand-alones or as add-ons to employer-paid coverage

Best of all, employers will be able to continue to offer voluntary benefits to employees in any economic climate, because they have little or no impact on the benefits budget.

Reliance Standard: The employee benefits experts.

Reliance Standard is a leader in providing group insurance. We offer a comprehensive menu of employee benefits that includes life, disability and accident coverage.

And every Reliance Standard voluntary benefit can be customized to meet the needs of the workforce.

The company behind the benefits is a strong one. Reliance Standard has been in business for nearly a century, and we specialize in employee group benefits. Reliance Standard is part of Delphi Financial Group (NYSE: DFG), which provides comprehensive benefits, including workers' compensation and absence management solutions.

How voluntary benefits work harder.

When you choose to offer voluntary benefits from Reliance Standard, your initial motivation may be to offer additional benefits without incurring additional costs. But voluntary benefits reward employers in ways that go well beyond cost containment.

Employees are treated as individuals. Voluntary benefits let the employee choose coverage to meet individual needs, not "average" needs. Treating an employee as an individual is always an effective way of demonstrating how much an employee is valued by the organization.



Employees appreciate the convenience of payroll deduction. Employees prefer buying insurance through their employers. It's easier; they don't have to remember to write a check annually, semi-annually or quarterly.

Everybody has flexibility and control. Voluntary benefits offered through Reliance Standard allow employers maximum flexibility in designing the plans that are offered to meet their employees' needs. At the same time, employees are given choices within each type of coverage, and they always have the choice of whether to enroll in the plan at all.

Choose the voluntary benefits that are right for your workforce:

Voluntary Term Life Insurance

- Coverage from \$10,000 to \$500,000 for employees and spouses
- Guaranteed issue amounts for employees—often for spouses, too
- Dependent child(ren) coverage (guaranteed issue)
- Employee can elect dependent-only coverage
- Accelerated death benefit included
- Waiver of premium included
- Portability included
- Tobacco user/Non-Tobacco user rates available

Voluntary Group Accidental Death and Dismemberment

- Benefits to \$500,000
- Standard rating to age 75
- Seat belt/air bag benefit available up to \$100,000 maximum
- Guaranteed coverage (no individual underwriting)
- Spouse and dependent child(ren) coverage available
- Members of Reserve/National Guard covered
- Conversion privilege

Voluntary Group Disability Insurance

- Benefits up to 60% of salary
- Maximum short term benefits up to \$1,250 per week
- Maximum long term benefits up to \$5,000 per month
- Elimination periods of 14, 30, 60, 90 or 180 days
- Benefit duration up to five years or longer
- Elimination period interruption provision
- Partial and residual available
- Rate guarantees up to two years

Voluntary benefits. Employee satisfaction.

Employee-paid voluntary benefits save your company the cost of premiums. But Reliance Standard goes further: We know that time is money, too, so we work hard to reduce the time you and your employees spend dealing with insurance matters. For example:

- Our web-based administration will streamline collection and payment of premiums.
- You'll have a single point of contact for all inquiries.
- You'll have a single point of contact for all claims.
- You'll eliminate duplicate paperwork using our integrated systems.

Most importantly, we work to contain the costs of lost productivity by aggressively managing disability claims in order to get employees back to work as soon as possible.

Disability claims management includes:

- Licensed rehabilitation professionals
- Centralized claims processing
- Vocational and physical rehabilitation evaluation
- Assistance in working with Social Security

If you'd like to learn more about voluntary benefits from Reliance Standard, talk with your representative today.

Insurance products and services are provided through Reliance Standard Life Insurance Company in all states (except New York), the District of Columbia, Puerto Rico & the U.S. Virgin Islands.

Not every plan provision is available in every state. Some states require modifications to the benefits.

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