

# R S L B A S I C C A R E <sup>TM</sup> LIMITED MEDICAL BENEFIT PRODUCTS

## Exclusively for Employees Who Rarely Have Access to Health Insurance.

RSL BasicCare™ is designed for hourly, part-time, seasonal, temporary, or irregularly scheduled employees in the following occupations:

- Unarmed security guards
- Home healthcare workers
- Hotel, restaurant and cafeteria workers
- Retail and convenience store workers
- Customer service and telemarketing workers
- Janitorial and cleaning workers
- Temporary employment agency workers specializing in multi-functional employment services
- Agricultural, farm, landscaping, and ranch workers
- Seasonal construction workers
- Supermarket workers
- Movie theater workers

## The Importance of BasicCare™ Benefits.

RSL BasicCare Medical isn't a major medical plan. But for employees who have no health insurance, it can be important coverage. Blue Cross and Blue Shield of Ohio released a study showing that on average, 92% of their insureds use less than \$1,000 of benefits per year.<sup>1</sup> To a low-wage worker, \$1,000 of benefits can represent three weeks of pay. In addition, BasicCare Medical provides benefits much higher than \$1,000.

<sup>1</sup>Source: [www.theamericanworker.com](http://www.theamericanworker.com)

## Little or No Direct Cost to the Employer.

RSL's BasicCare Program is a voluntary program. That means employees pay the premiums. Employer contributions are permitted.

## Reduced Rates from a Network of Physicians.

Employees can see any doctor they choose, but if they choose a doctor within the network, they can benefit from negotiated rates.

## Simple to Understand. Simple to Offer. Simple to Administer.

To offer the RSL BasicCare Program, the employer will need at least 50 eligible employees. At least 25 employees must sign up for medical coverage. RSL BasicCare Medical has sixteen plans, so the employer can choose the benefits and pricing that are right for the workforce. Each employee then makes a "yes" or "no" decision about signing up for the plan selected.

## RSL BasicCare™ Medical

- Provides benefits either on an expense-incurred basis or fixed indemnity
- Inpatient and outpatient benefit maximums per coverage year
- Prescription Drug Benefits
- Enrolled dependents have the same coverage as employees

## RSL BasicCare™ Dental

- Covers most common services
- Pays up to \$1000 maximum per person per coverage year after \$50 per person deductible
- Visit any dentist
- Enrolled dependents have the same coverage as employees

## RSL BasicCare™ Term Life and Short Term Disability (STD)

### Term Life:

- \$10,000 Employee Life Benefit and matching Accidental Death Benefit
- \$2,500 Life only for enrolled dependents after 6 months of age (\$500 up to 6 months old)
- Benefits reduce 50% at age 70 for employee
- Spouse coverage ends at age 70

### Short Term Disability (Employee Only)

- Provides weekly benefits (50% of base pay, up to \$125 per week maximum) for up to 26 weeks of disability
- 14-day elimination period, except in case of hospitalization, when benefits are payable immediately
- Disability must be due to a sickness or injury that occurs while employee is covered. Employee must be totally disabled within 90 days of the date of injury
- Benefits reduce by 50% at age 70

The BasicCare portion of this brochure is intended for use by agents and brokers only, and is not intended for distribution to the general public. The availability of the described products, benefits and features may vary by state. Coverage is provided by policy series: LRS-9167, et al; LRS-9171, et al; LRS-9173, et al through Reliance Standard Life Insurance Company.