

# Introducing: Two new voluntary coverages from Reliance Standard

## Critical Illness and Accident Insurance

We're proud to introduce two new lines of coverage to help you maximize your employee benefits program without maxing out your budget. Voluntary Critical Illness (VCI) and Voluntary Accident (VAI) represent two of the fastest-growing and most sought-after benefits in the marketplace, and offer employees new ways to safeguard their families' financial security in the face of unplanned illness and accident.

### Voluntary Critical Illness Insurance

#### Plan Features

- Coverage from \$5,000 to \$50,000 for employees and spouses
- Guaranteed Issue amounts subject to participation
- Dependent child(ren) coverage (Guaranteed Issue)
- Portability
- FMLA/MSLA continuation
- Five year attained age-banded rates
- Tobacco User/Non-Tobacco user rates available
- Wellness benefit standard, may be excluded
- Option to include or exclude cancer coverage
- HSA-compliant plan design available

### Voluntary Accident Insurance

#### Plan Features

- All coverage is Guaranteed Issue – no medical underwriting
- 24-hour and non-occupational coverage available
- Three different plan levels available
- Employee-only, employee + spouse, employee + child(ren) and family coverage available
- Optional accidental death & dismemberment benefits
- Portability
- FMLA/MSLA continuation
- Wellness benefit standard, may be excluded



Both VCI and VAI are available as voluntary (100% employee paid) or contributory coverages and may be purchased standalone or bundled with other Reliance Standard core lines: Group Term Life, Long-Term Disability, Short-Term Disability, Dental, Eye Care and Accidental Death & Dismemberment.

See your Reliance Standard sales representative or account manager for more information.

Available for policy effective dates of 10/1/2011 and later.

Voluntary Benefits. *So Important.*

**RELIANCE STANDARD**

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

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