Voluntary Updates

RSL Phone Menu Enhancement for our VB Products!

The Voluntary market is heating up and we have made some changes to our phone tree for individuals calling into our Customer Care Center number — 1-800-351-7500 — with questions about their benefits.

In order to ensure we clearly identified the VAI, VCI and VHI business within our main phone menu a new option has been added. Within the main menu Option 9 was added (and is live) for callers specifically for questions related to VAI, VCI and VHI. Those who chose option 2 within the following menu will be directed to RSL Specialty Products Administration (ASRM 866-375-0775) for handling of VHI inquiries and claims.

This new option and subsequent skill will ensure we are able to meet the needs of our customers.

Voluntary Hospital Indemnity Training

On 9/27/18, Brad Hoback conducted a training session including an overview of the VHI submission process. It was recorded and has been added to our Landing Page under Voluntary Collaterals as well as the following documents:

- VHI-specific Group Application (Request for Group Insurance)
- VHI-specific Election Result Census File
- Employee-facing generic plan information (English)
- Employee-facing generic plan information (Spanish)
- Employer-facing generic plan information
- Hospital Indemnity Continuation Form
- Why Buy Hospital Indemnity Insurance Video

Group Critical Illness

Reliance Standard was among the first to launch a true Group Critical Illness product. Today our next-generation CI policy has an expanded 28 triggers, including coverage for children and diseases unique to them.

We’ve removed categories and added benefit options, which means more flexibility in plan design. More opportunity for you to be consultative and strategic as you help build benefit solutions for your clients. And most important: Better protection for employees and their families.

Critical Illnesses (also known as Triggers):

- Alzheimer’s Disease
- Benign Brain Tumor
- Carcinoma in situ
- Coma
- Coronary Artery Disease
- Heart Attack
- Life Threatening Cancer
- Loss of Hearing
- Loss of Sight
- Loss of Speech
- Major Organ Failure
- Paralysis
- Parkinson’s Disease
- Severe Brain Damage
- Stroke
- Ruptured Cerebral, Carotid or Aortic Aneurysm

Childhood Triggers:

- Cerebral Palsy
- Cleft Lip or Palate
- Cystic Fibrosis
- Down Syndrome
- Muscular Dystrophy
- Spina Bifida
- Type 1 Diabetes
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Insurance Coverage for Recovery

More and more Americans are outliving cancer, stroke, heart disease and other critical illnesses. It’s a mixed blessing. On the one hand, it’s another chance at life and family. On the other, surviving a critical illness brings with it considerable financial demands at a time when life is already demanding. There’s life insurance for loved ones who live on. There’s disability insurance to help recoup lost income when an illness keeps you from earning your paycheck. But what about the gaps—those additional expenses that come with battling a major disease, when you’re least able to meet them? As a hedge against the lost income, out-of-pocket medical expenses and all the “little things” that add up, there is Voluntary Critical Illness Insurance (VCI) from Reliance Standard.

The VCI plan offers employers a valuable benefit at no direct cost, and employees an excellent opportunity to purchase valuable coverage in the increments right for their family, through convenient payroll deduction.

Key plan features include:
- Coverage from $5,000 to $50,000 for employees and spouses
- Dependent child(ren) coverage (Guaranteed Issue)
- Portability
- FMLA/MSLA continuation
- Nicotine user/Non-Nicotine user rates available
- Five-year and ten-year age-banded rates
- Wellness benefit standard, may be excluded
- May be purchased as 100% employee paid or contributory