

Limited Benefit Medical

Why Consider a Limited Benefit Medical Plan?

When it comes to medical benefits, employers used to face two choices — comprehensive employer-paid medical plans or no insurance at all. Limited benefit medical plans offer an attractive alternative to employers who may be seeking to reduce the cost of their benefits programs. Limited benefits plans can be powerful tools for recruiting and retaining employees, improving productivity through reduced absenteeism due to illness and boosting employee morale. In addition, studies show that satisfied employees help build customer loyalty and improve the customer experience.¹

RSL BasicCare™ — Setting the Standard for Limited Benefit Medical Plans

Reliance Standard, a leading group insurance provider, is proud to offer RSL BasicCare, an innovative limited benefit medical program designed with employers' and employees' needs in mind. RSL BasicCare allows companies to make the most of their benefit dollars while still offering competitive employee benefits.

The Flexibility, Choice and Affordability You Expect

Because every company is unique, a Reliance Standard relationship manager works closely with you to craft a solution designed to meet the specific needs of you and your employees. We offer a broad range of affordable solutions:

- For maximum flexibility, RSL BasicCare is available as either a core (employer-paid), contributory (employer-subsidized) or voluntary (employee-paid) benefits plan.
- Choose from a portfolio of 29 fixed-indemnity, expense-incurred and Gap plans.

¹ *Investing in People: Financial Impact of Human Resource Initiatives*, Cascio and Boudreau, 2008.



Who can benefit from Limited Benefit Medical Plans?

- *Companies of all sizes that need affordable medical benefits solutions*
- *Employers who rely on seasonal and/or part-time workers*
- *Industries with high employee turnover*

Voluntary Benefits. *So Important.*

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Benefits to Employers

- *Affordable alternative to major medical acceptance*
- *Flexible, customized solutions*
- *Confidence of working with an industry leader*

Benefits to Employees

- *Guaranteed acceptance (can't be turned down)*
- *No pre-existing condition restrictions*
- *No deductibles*
- *Choice of physicians and hospitals*

The Benefits Employees Need and Expect

Providing basic insurance coverage, limited benefit medical plans offer employees a number of plan features. Eligible employees will enjoy:

- Guaranteed acceptance.
- No exclusions for pre-existing conditions.
- No deductibles.
- A choice of physicians and hospitals.
- Negotiated rates when using a doctor within the network.
- Covered doctor visits, x-rays, lab work, prescription drugs and limited hospitalization.
- Ability to bundle RSL BasicCare Medical with BasicCare Dental, Short-Term Disability and/or Term Life insurance.
- Enrolled dependents may receive the same medical and dental coverage as employees.

The Superior Service and Support You Need

We are committed to delivering exceptional service at every point throughout the process — from your initial consideration through enrollment, underwriting and claims.

- We recognize that limited benefit medical plans have special communication and education needs.
- To ensure outstanding service, we provide direct access to a team of client service professionals who focus exclusively on our RSL BasicCare program.

- You can be confident you'll always work with professionals who understand your program inside and out.

Expertise You Can Count On

For over a century, Reliance Standard has been offering our customers exceptional insurance and employee benefit solutions.

- Rated A² (Excellent) by A.M. Best, the industry's top independent rating agency, we currently rank in the Top 10 in the United States for Group Life and Group Disability Sales.¹
- We are a wholly owned subsidiary of Delphi Financial Group, a leading integrated benefits company (NYSE:DFG).

Participant Enrollment Support

While comprehensive employee education and communication are crucial to the success of any benefits program, they become especially important with employee-paid or employer-subsidized limited benefit medical plans. At Reliance Standard, we provide you with comprehensive enrollment and educational materials for both employer-paid and voluntary benefits programs.

In addition, you'll enjoy highly personalized support for all of your employee needs during enrollment and beyond.

- Enrollment Presentation
- Employee Brochure
- Meeting Posters

¹ JHA & LIMRA International, 2008.

² Affirmed, December 2008.

■ Payroll Stuffers

A Broad Range of Plans

With a portfolio of 29 fixed-indemnity, expense-incurred and Gap plan designs to choose from, you can tailor your coverage to the unique needs of your company. Your Reliance Standard relationship manager will help you identify your goals, evaluate your options and select a plan that's right for you and your employees.

Fixed-indemnity plans pay a predetermined amount for covered care as set forth in the plan design. Participants can see any medical provider. RSL BasicCare offers five fixed-indemnity plan designs.

Expense-incurred plans pay a predetermined percentage of charges for covered care as set forth by the plan design. Participants can see any medical provider, but stretch their benefit maximums further by seeing in-network providers, with whom we have negotiated rates. RSL BasicCare offers 19 expense-incurred plan designs.

Gap plans help to fill the gaps in coverage created by high-deductible, major medical plans. RSL BasicCare offers five Gap plan designs.

Getting Started

Reliance Standard makes it easy to find the limited benefit medical solutions right for your company.

RSL BasicCare plans are designed with the needs of both you and your employees in mind.

To learn more about RSL BasicCare, contact us today at 800.351.7500 or visit RelianceStandard.com.



This plan is underwritten by Reliance Standard Life Insurance Company, Philadelphia, Pennsylvania, under group policy form series LRS-9167-1103, et al, LRS-9169-1103, et al and LRS-9222-0205, et al.

The information described herein applies to the residents of most states, however state laws do vary. This brochure is not a legal document. The contractual terms and conditions of coverage are set forth in the group policy. Insurance products and services are provided through Reliance Standard Life Insurance Company, which is licensed in all states (except New York), the District of Columbia, Puerto Rico, & the U.S. Virgin Islands.

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RS-2361 (6/09)