

Product Highlights



Benefits made easy.

RELIANCE STANDARD
A MEMBER OF THE TOKIO MARINE GROUP

Group Insurance Products

Available to groups with 10 or more lives, unless otherwise specified

Short Term Disability (STD)	Long Term Disability (LTD)	Group Term Life/Accidental Death & Dismemberment (AD&D)
<ul style="list-style-type: none"> ▶ Benefit percentages up to 70% ▶ Maximum weekly benefit up to \$2,309 per week ▶ Benefit duration up to 52 weeks ▶ Claim services only option available ▶ Partial and residual benefits available ▶ Maternity covered as any other illness ▶ MSLA continuation 	<ul style="list-style-type: none"> ▶ Benefit percentage of 40% up to 66 2/3% ▶ Maximum monthly benefits up to \$24,000 ▶ No earnings test ▶ Extended disability benefit ▶ Professional Social Security advocacy ▶ Elimination periods from 30 days up to 5 years (maximum period can vary by state) ▶ Elimination period interruption provision ▶ "Own Occupation" definition of disability from 12 – 60 months, or long term ▶ Partial and residual benefit available ▶ Rate guarantees up to 3 years 	<ul style="list-style-type: none"> ▶ FMLA/MSLA continuation ▶ RSL LeaveManager™ <ul style="list-style-type: none"> – Provides companies with 50 to 2,000 lives a secure web-based system to record, administer and report types of employee absences, whether government mandated or employer authorized – Helps maintain compliance with Federal FMLA and Department of Labor wage and hour regulations – Reduces leave and absence administrative time – Improves productivity – Reduces costs due to unscheduled absences
		<ul style="list-style-type: none"> ▶ Flexible benefit schedules of flat or multiples of salary ▶ Waiver of premium (with critical illness benefit in most states) ▶ Dependent life available ▶ Accelerated death benefit ▶ FMLA/MSLA continuation ▶ Conversion feature ▶ Bereavement counseling available with policy

Voluntary Products

100% employee-paid insurance plans offered at affordable rates and paid through convenient payroll deduction

Voluntary Disability	Voluntary Term Life	Voluntary Critical Illness	Voluntary AD&D	Voluntary Accident
<ul style="list-style-type: none"> ▶ Benefits up to 60% of salary ▶ Available in flat dollar amount, percentage of salary, or increments ▶ Maximum short term benefits up to \$1,250 per week ▶ Maximum long term benefits up to \$7,500 per month ▶ Elimination periods of 7, 14, 30, 60, 90 or 180 days ▶ Benefit durations up to Social Security Normal Retirement Age ▶ Partial and residual available ▶ Rate guarantees up to two years ▶ Additional features included on Long Term Plans, such as elimination period interruption provision, conversion privilege, survivor and specific indemnity benefits ▶ FMLA/MSLA continuation 	<ul style="list-style-type: none"> ▶ Coverage from \$10,000 to \$500,000 for employees and spouses ▶ Guaranteed Issue amounts for employees and often for spouses, too ▶ Dependent child(ren) coverage (Guaranteed Issue) ▶ Employees can elect spouse-only coverage ▶ Accelerated death benefit included ▶ Waiver of premium included ▶ Portability and conversion included ▶ Tobacco User/Non-Tobacco User rates available ▶ Five-year age-banded rates ▶ Individual policies issued in some states 	<ul style="list-style-type: none"> ▶ Coverage from \$5,000 to \$50,000 for employees and spouses ▶ Dependent child(ren) coverage (Guaranteed Issue) ▶ Portability optional ▶ FMLA/MSLA continuation ▶ Tobacco User/Non-Tobacco user rates available ▶ Five year age-banded rates ▶ Wellness benefit standard, may be excluded ▶ HSA-compliant plan design available 	<ul style="list-style-type: none"> ▶ 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 ▶ Conversion Privilege included 	<ul style="list-style-type: none"> ▶ 24-hour and non-occupational coverage ▶ Three different plan levels offered at employer's discretion ▶ Optional Accidental Death & Dismemberment Benefits ▶ Portability optional ▶ FMLA/MSLA continuation ▶ Wellness benefit standard, may be excluded

Integrated Employee Benefits

Increase productivity, control costs and ensure employee satisfaction

Dental	Eye Care
<ul style="list-style-type: none">▶ Choose from a wide variety of full-service plan designs▶ Maximum RewardsSM option can increase annual maximums with carryover▶ Participating Provider Organization plans▶ Voluntary/Pretax plans▶ Plans may cover Type 1/ Preventive, Type 2/Basic and Type 3/Major procedures, or Type 1 and Type 2 only, Type 1 only▶ Cost Containment, Small Group, High/Low, Buy-Up and Administrative Services Only plans▶ Orthodontia benefits available▶ Wal-Mart[®] Discount Prescription Program	<ul style="list-style-type: none">▶ Basic Vision, maximum covered expense/defined benefit reimbursement plan with optional network▶ Sharper Vision features the VSP network▶ TrueView Vision[®] features the EyeMed network▶ Materials-Only or Materials-Optional plans▶ Exam Plus benefit, VSP eye exam plus VSP discounts available with most dental plans▶ LASIK AdvanceSM available with most dental plans

Absence Solutions [®]
<ul style="list-style-type: none">▶ Leave management options to meet the needs of all employers over 50 lives▶ Seamless integration of STD, LTD, workers' comp, FMLA and other leaves▶ Complete client flexibility▶ Best in class technology, including real-time notification & robust web-based financial reporting▶ Paperless claim application process▶ Consistent, outstanding employee satisfaction (100% claimants surveyed)▶ ADA support services available for leave and non-leave related requests

RSL Risk Solutions[®]

A flexible program of stop-loss insurance designed to help employers maximize their control over health care spending.

- ▶ Specific risk (individual) and aggregate risk (total) stop-loss coverage available for groups as low as 50 lives
- ▶ Market sensitive rating models
- ▶ Deductible levels as low as \$25,000 and as high as appropriate for the group and plan
- ▶ Group specific rating and cover
- ▶ Group aggregate rating and cover
- ▶ No mandatory lasing at renewal

RSL BasicCare[®] Limited Benefit Medical Products

Designed for employee groups who do not have access to traditional health insurance, RSL BasicCare is available to both part-time and full-time employees in various occupations.

RSL BasicCare Medical – Numerous plans with varying levels of benefits, available on employer paid and voluntary basis, including a minimum essential coverage plan.

RSL BasicCare Dental – Available for employees and dependents with an annual maximum of \$1,000 per person

RSL BasicCare Term Life – Offers a \$10,000 Employee Life Benefit and matching Accidental Death Benefit. Dependent coverage available

RSL BasicCare STD (Employee Only) – Provides a weekly benefit of 50% of base pay up to a maximum of \$125 for up to 26 weeks

Reliance Standard's Limited Benefit Medical (LBM) plans are designed to be in compliance with, or as an alternative to, the Affordable Care Act (PPACA) regulations.

Business Travel Accident

- ▶ For groups of 5 or more lives
- ▶ Business only or Business and Pleasure coverage available
- ▶ Company-owned/Leased Aircraft coverage and Piloting coverage available

Value Added Services

- ▶ Employee Assistance Program
- ▶ Bereavement Counseling
- ▶ 24 Hour Travel Assistance
- ▶ Identity Theft Full Restoration Services and Real-Time Card Monitoring

RSL SmartChoice® Small Group Insurance Products

Available to groups with 2 to 19 lives, unless otherwise specified. We offer comprehensive, flexible plan designs, which can be also offered as stand-alone products. Our Small Group Package incorporates STD, LTD, Life/AD&D and Dental/Eye Care.

RSL SmartChoice STD	RSL SmartChoice LTD	RSL SmartChoice Life/AD&D	RSL SmartChoice Dental/Eye Care
<ul style="list-style-type: none"> ▶ Weekly Maximum Benefit of \$1,500 ▶ Benefit options offered include 50%, 60%, 66-²/₃%, 70% or flat amount of coverage for all ▶ Pre-existing Condition Benefit 	<ul style="list-style-type: none"> ▶ \$7,500 Monthly Maximum Benefit ▶ Benefit percentage of 60% ▶ 60, 90 and 180 day Elimination Periods ▶ "Own Occupation" Definition of Disability—36 months ▶ Pre-existing Condition Benefit (30% to \$3,750 up to 12 months) ▶ Rehabilitation and Survivor Benefits 	<ul style="list-style-type: none"> ▶ Guaranteed Issue of \$50,000 for Groups of 2 to 5 Lives ▶ Guaranteed Issue of up to \$75,000 for Groups of 6 to 9 Lives ▶ Guaranteed Issue of up to \$100,000 for Groups of 10 to 19 Lives ▶ Maximum Benefit of \$200,000 ▶ All plans offer an equal amount of Life/AD&D 	<ul style="list-style-type: none"> ▶ 3 comprehensive dental plans ▶ PPO dental option ▶ Adult and child orthodontia option ▶ Eye care option

Success through service excellence

At Reliance Standard, we credit our legacy and our future to an unwavering commitment to service excellence. Service is our "core story," our promise to make doing business with us as easy as possible. From the largest technological advance to the most routine benefit payment, we re-examine ourselves daily to find areas in which we can improve. Then we dedicate ourselves to that improvement.

That's why, in an era when many insurance companies are looking for ways to lower costs at the expense of the customer experience, we're finding ways to raise the bar on service:

- ▶ Our national team of enrollment specialists helps plan and deliver enrollment programs that add value and improve participation.
- ▶ Our customer care model blends live professionals with 24/7 web and telephonic access for best-in-market service delivery.
- ▶ Innovative, flexible online enrollment/EOI technology stands alone or integrates with your platform.
- ▶ Flexible billing and online payment options are supported by technology tools and dedicated client facing support.
- ▶ Dedicated implementation specialists ensure new cases are installed right the first time.

About Reliance Standard

Reliance Standard Life Insurance Company (Reliance Standard) is a leading insurance carrier specializing in innovative and flexible employee benefits solutions including disability income and group term life insurance, a suite of voluntary (employee paid) coverage options and fully integrated absence management. Reliance Standard markets these solutions through independent brokers and agents to employers of all sizes. Rated A (Excellent) by A.M. Best, Reliance Standard celebrated its centennial year in 2006.

Together with sister companies Matrix Absence Management, Inc., and Safety National Casualty Corporation, Reliance Standard Life Insurance Company is a leader in managing all aspects of employee absence to enhance the productivity of its clients. Our asset accumulation business emphasizes individual annuity products.

Reliance Standard Life Insurance Company is a member of the Tokio Marine Group. Tokio Marine Holdings, Inc., the ultimate holding company of the Tokio Marine Group, is incorporated in Japan and is listed on both the Tokyo and Osaka Stock Exchanges. The Tokio Marine Group operates in the property and casualty insurance, reinsurance and life insurance sectors globally. The Group's main operating subsidiary, Tokio Marine & Nichido Fire (TMNF), was founded in 1879 and is the oldest and leading property and casualty insurer in Japan. TMNF conducts business in the United States mainly through its U.S. branch and enjoys an A.M. Best rating of A++, which ranks among the highest in the industry.

Notice to the Broker: This brochure has been developed to illustrate and highlight products offered by Reliance Standard Life Insurance Company and is not a contract. All of the information contained in this brochure is subject to the group insurance policy provisions and may be subject to change. For cost and further detail of any of the coverages, including exclusions, any reductions or limitations, and the terms under which the policy may be continued in force or discontinued, contact your sales office. This brochure is intended for use by agents and brokers only and is not intended for distribution to the general public.

Insurance products and services are provided through Reliance Standard Life Insurance Company in all states (except New York), the District of Columbia, Puerto Rico and the U.S. Virgin Islands. In New York, insurance products and services are provided through First Reliance Standard Life Insurance Company, home office: New York, NY. Product availability and features may vary by state.

For more information or to locate a regional sales representative near you, visit www.reliancestandard.com

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