

Employee Benefits Product Portfolio

Number of Covered Lives	Traditional Plans					Voluntary Plans						
	Life/AD&D	STD & Statutory Plans	LTD	Dental/Vision		BTA (5 ees or more)	Life/AD&D	LTD	STD	Dental	Critical Illness	Accident
2-9 RSL SmartChoice®	x	x	x	x (min. 3 lives)						x		
10-99 Small Business	x	x	x	x	x	x	x	x	x	x	x	x
100-1999 Mid-Market	x	x	x	x	x	x	x	x	x	x	x	x
2000+ National Account	x	x	x	x	x	x	x	x	x	x	x	x

Life/AD&D

- ▶ Dependent Life Available
- ▶ Accelerated Death Benefit Included
- ▶ FMLA Continuation
- ▶ Waiver of Premium with Critical Illness Benefit Available
- ▶ Portability Included
- ▶ Flexible Benefit Schedules
- ▶ Conversion Included

STD

- ▶ Benefit Percentages up to 70%
- ▶ Partial and Residual Benefit Available
- ▶ Benefit Duration up to 52 Weeks
- ▶ Own Job Definition of Disability
- ▶ No Earnings Test

Voluntary Critical Illness

- ▶ Coverage from \$5,000 to \$50,000 for Employees and Spouses
- ▶ Dependent Coverage Available; All Guaranteed Issue
- ▶ Reoccurrence Benefit Included
- ▶ Portability Available
- ▶ FMLA Continuation
- ▶ HSA-Compliant Plan Designs Available
- ▶ Option to Include or Exclude Cancer Coverage
- ▶ Guaranteed Issue Amounts Available for Employee and Spouse

LTD

- ▶ "Own Occupation" Definition of Disability from 12-60 Months or Long Term
- ▶ No Earnings Test
- ▶ No Max Capacity Wording*
- ▶ No Prudent Person Wording*
- ▶ Work Incentive and Childcare Benefit Included
- ▶ Worksite Modification Included
- ▶ Conversion Available
- ▶ ID Theft Recovery Available
- ▶ Rehabilitation Benefit Included

*this language is not included in our standard policy

Voluntary Accident

- ▶ All Coverage Guaranteed Issue
- ▶ 24-Hour and Non-Occupational Coverage Available
- ▶ Employee Only, Employee + Spouse, Employee + Child(ren) and Family Rates Available
- ▶ Optional AD&D Benefit
- ▶ FMLA Continuation

Dental

- ▶ Passive PPO
- ▶ Strong Network with Over 235,000 Access Points
- ▶ Voluntary Coverage Available
- ▶ Dual Option – Choice of High or Low Plan
- ▶ Flexible Procedure Placement

Business Travel Accident

- ▶ Business or Business and Pleasure Coverage
- ▶ Available to Groups of 5 or More Lives
- ▶ Minimum Annual Premium Requirement of only \$500 a year

RSL SmartChoice®

Small Group Insurance Products

- ▶ Standalone Coverage Available on All Lines (except Vision)
- ▶ Child and Adult Orthodontia Options Available
- ▶ Broker Can Develop Rates Locally Using Approved Rating Tools
- ▶ Guaranteed Issue Starts at \$50,000 and Increases with Number of Employees
- ▶ LTD Has 36-Month "Own Occupation" Definition of Disability
- ▶ LTD Has Pre-Existing Condition Benefit
- ▶ LTD Survivor Benefit Included

Voluntary Service & Administration

Voluntary Life, AD&D, STD, LTD, Dental, Critical Illness and Accident

- ▶ Employees Can Enroll via Paper or Online
- ▶ Employer Can Manage Eligibility and Billing Online
- ▶ All Voluntary Coverages Have Guaranteed Issue Options
- ▶ Competitive Rates
- ▶ Voluntary Market Coordinator Located in the Sales Office

Travel Assistance Available on All Products