



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

Key Features

- ▶ Husband/wife groups are fine
- ▶ 100% employer or employee paid at the same rates
- ▶ Class carve outs on all products
- ▶ 100% family related groups OK
- ▶ No age limitations
- ▶ Home based businesses on an exception basis
- ▶ No minimum premium requirements
- ▶ All products sold on a stand alone basis
- ▶ No employee applications required (list enrollment)
- ▶ All products are guarantee issue

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