

# Reliance Standard Voluntary Plans

**100% employee-paid plans offered at affordable group rates, paid through convenient payroll deduction**



## How we approach Voluntary Benefits

Spurred on by health care reform legislation and the private sector response, voluntary benefits have never been more relevant and critical to the overall employee benefits program offering. Part of a traditional plan or a private exchange, the right program can empower employees to take charge of their financial security and minimize their family's exposure. That's why it's never been more important to partner with an industry leader.

Reliance Standard delivers the expertise to design and execute superior voluntary benefit solutions utilizing a broad slate of affordable, easy to understand products, along with tools and technology customized to our customers' needs.

## Highlights of Reliance Standard Voluntary Plans

- ▶ The most popular and fastest growing coverage options
- ▶ Stable, affordable group platform, all with Guaranteed Acceptance/Guaranteed Issue options
- ▶ Employer chooses coverages, plan design features and options most appropriate for and valuable to the workforce
- ▶ Employee can enroll via paper or online—including initial submission of evidence of insurability (EOI) if required — on any real-time system
- ▶ Employer can manage eligibility and billing online 24/7
- ▶ Employees pay affordable group rates via convenient payroll deduction

## Voluntary Short and Long Term Disability

- ▶ 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

## Voluntary Group Term Life

- ▶ 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

## Voluntary Critical Illness

- ▶ Coverage from \$5,000 to \$50,000 for employees and spouses
- ▶ Guaranteed Issue amounts for employees and often for spouses, too
- ▶ Dependent child(ren) coverage (Guaranteed Issue)
- ▶ Portability standard
- ▶ FMLA/MSLA continuation
- ▶ Tobacco User/Non-Tobacco user rates available
- ▶ 5- or 10-year age-banded rates
- ▶ Wellness benefit standard, may be excluded
- ▶ HSA-compliant plan design available

## Voluntary AD&D

- ▶ 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

## Voluntary Group Accident

- ▶ 24-hour and non-occupational coverage
- ▶ Three different plan levels offered at employer's discretion
- ▶ Optional Accidental Death & Dismemberment Benefits
- ▶ Portability standard
- ▶ FMLA/MSLA continuation
- ▶ Wellness benefit standard, may be excluded

## About Reliance Standard

Reliance Standard Life Insurance Company specializes in innovative and flexible employee benefits solutions including disability income, group term life and dental/vision insurance, a suite of voluntary (employee paid) coverage options and fully integrated absence management. Recently upgraded to an A+ AM Best and Standard & Poors rating\*, we celebrated our centennial year in 2006.

Reliance Standard is a member of the Tokio Marine Group. 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.

*\*AM Best rating was upgraded on August 20, 2013; S&P Rating was upgraded on July 24, 2013*

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Reliance Standard Life Insurance Company is licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. 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.