

Voluntary Hospital Indemnity Coverage

**Voluntary benefits.
So important.**



No one likes to think about the possibility of hospitalization, but the likelihood — as well as the stress it can cause for families — is very real. Whether caused by injury or illness, a hospitalization can bring about not only lifestyle challenges, but tangible economic ones as well. And it's not a few Americans who are impacted each year by these occurrences; it's literally millions.

Major medical insurance plans can offset some of the treatment expenses, but there are "hidden" costs as well: time lost from work, satisfying deductibles, paying co-pays. And don't forget prescribed medications, transportation costs, and continuing to provide for a family. As a safety net against the burdens and expenses a hospitalization can cause, Reliance Standard offers Voluntary Hospital Indemnity (VHI) coverage.

Employers can add VHI at no direct cost if they choose, and employees enjoy the convenience of easy guaranteed issue coverage and convenient payroll deduction. Key plan features include:

- ▶ **All coverage is Guaranteed Issue — no medical underwriting.**
- ▶ **No pre-existing conditions or mental/nervous/substance abuse exclusions or limitations.**
- ▶ No deductibles.
- ▶ COBRA-eligible, administration included.
- ▶ Customization available for groups of over 2,000 eligible lives.
- ▶ HIPAA compliant.
- ▶ Wellness benefit available.

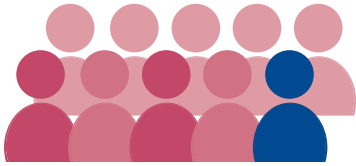
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Do the math:

More than **one in ten** Americans were admitted to a hospital in 2014.

Kaiser Family Foundation, 2016



Do the math:

In 2014, the average cost of a hospital inpatient day was **\$2,212**.

Kaiser Family Foundation, 2016



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The Benefit

Voluntary Hospital Indemnity (VHI) offers hospital admission and daily room and board benefits to all employers, with the option to add critical care and wellness screening benefit coverage as well. Employers select the plan options they would like to offer their employees.

Eligibility

Eligible employees are all active full and part-time employees. Employees must be W-2 employees to be eligible.

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. Rated A+ (Superior) by AM Best*, 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 affirmed August 2016*

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Overlying major medical plan required for California residents. This information is not an insurance policy and does not describe the entire plan. For more detailed information you must ask your employer's Human Resources benefit manager. There is a detailed description of the plan's provisions, limitations and exclusions in the Certificate of Insurance which is issued to you after your application is processed.

The availability of the described products, benefits and features may vary by state.

Hospital indemnity coverage is underwritten by Reliance Standard Life Insurance Company and provided through policy form series LRS-9497-0613, et al. 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.

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