

Plan Highlights

Voluntary Group Accident Insurance



Makai HR

COVERAGE

Voluntary accident insurance provides a range of fixed, lump-sum benefits for injuries resulting from a covered accident, or for accidental death and dismemberment (if included). These benefits are paid directly to the insured and may be used for any reason, from deductibles and prescriptions to transportation and child care.

ELIGIBILITY

Employees: Each Active Full-Time Employee working 20 or more hours per week, except any person working on a temporary or seasonal basis. Employee must be under age 70 at date of application.

Dependents: You must be insured in order for Dependents to be covered. Dependents are:

- ▶ Your legal spouse or your domestic partner or civil union partner if legally recognized under applicable state law or your domestic partner named on an Affidavit of Domestic Partnership. Spouse must be under age 70 at date of application.
- ▶ Your reciprocal beneficiary as defined under Hawaii law.
- ▶ Your dependent children* from live birth to 26 years.

*natural, legally adopted, children; children dependent on you during waiting period before adoption, stepchildren, and foster children in your custody

Age limit does not apply to handicapped children.

A person may not have coverage as both an Employee and Dependent.

BENEFIT AMOUNT

See Full Schedule of Benefits on next page

BENEFIT REDUCTION DUE TO AGE- AD&D (applicable to employee/spouse coverage)

Age	Original Benefit Reduced to:
65	50%
70	25%

CONTRIBUTION REQUIREMENTS

Coverage is 100% employee paid.

RATES

See attached Rate Sheet.

FEATURES

- ▶ Portability to employee age 70

VALUE ADDED SERVICES

- ▶ Travel Assistance Service

EXCLUSIONS

Benefits will not be paid for any loss caused by: sickness; suicide; war; air travel (except as a passenger on commercial flights); assault/felony; acute or chronic intoxication; voluntary consumption of illegal or controlled substance or prescribed narcotic or drug; or injuries arising out of or in the course of employment for wage or profit

For a comprehensive list of exclusions and limitations, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to be eligible for benefits.

This Plan Highlights is a brief description of the key features of the RSL insurance plan. The availability of the benefits and features described may vary by state. It is not a certificate of insurance or evidence of coverage. Insurance is provided under group policy form LRS-9453-0111 ,et al.

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SCHEDULE OF BENEFITS

	Plan B	Plan C
Emergency Care Benefits		
Ambulance Transportation	\$150 Ground, \$750 Air	\$200 Ground, \$1000 Air
Emergency Treatment	\$200	\$250
Diagnostic Examination (once per covered accident)	\$200	\$400
Initial Physician Office Visit(once per covered accident)	\$75	\$100
General Treatment Benefits		
Initial Hospital Admission(once per covered accident)	\$1,000	\$1,500
Initial ICU Hospital Admission	\$1,500	\$2,250
Hospital Confinement per day	\$250, 365 days max	\$350, 365 days max
ICU Confinement per day	\$500, 30 days max	\$700, 30 days max
Rehabilitation Facility Confinement	\$100/day, 30 days max	\$150/day, 30 days max
Follow-up Physician Office Visit (once per covered accident)	\$75	\$100
Transportation(more than 100 miles, 3 roundtrips max)	\$450	\$600
Lodging (for 1 person, more than 100 miles from residence)	\$150/30 days max	\$200/30 days max
Paralysis Benefits		
Paralysis Benefits	\$15,000 quadriplegia;\$7,500 paraplegia/hemiplegia	\$20,000 quadriplegia;\$10,000 paraplegia/hemiplegia
Surgery Benefits		
Surgery Benefits	\$150 for Exploratory no repair; \$450 for Knee Cartilage; \$1,500 for Abdominal or Thoracic; \$750 for Ruptured Disc; Up to \$900 Tendon, Ligament, or Rotator Cuff	\$200 for Exploratory no repair; \$800 for Knee Cartilage; \$2,000 for Abdominal or Thoracic; \$1,000 for Ruptured Disc; Up to \$1,500 Tendon, Ligament, or Rotator Cuff
Transitional Benefits		
Medical Appliance	\$150	\$200
Prosthesis	\$1,500 for two or more, \$750 for one	\$2,000 for two or more, \$1,000 for one
Physical Therapy	\$35 per session, up to 6 sessions	\$50 per session, up to 6 sessions
Specific Covered Injury & Treatment Benefits		
Fractures	Up to \$7,500 for certain surgical repair; Up to \$3,750 for non-surgical; Chip:25% of non-surgical full fracture benefit; Multiple:100% of highest sustained fracture	Up to \$10,000 for certain surgical repair; Up to \$5,000 for non-surgical; Chip:25% of non-surgical full fracture benefit; Multiple:100% of highest sustained fracture
Dislocations	Up to \$4,800 for surgical; Up to \$2,400 for non-surgical; Partial- 25% of non-surgical full dislocation; Multiple-100% of highest dislocation benefit	Up to \$6,400 for surgical; Up to \$3,200 for non-surgical; Partial- 25% of non-surgical full dislocation; Multiple-100% of highest dislocation benefit
Blood/Plasma/Platelets	\$300	\$400
Burns	Up to \$1,600 for 2nd degree burns; Up to \$12,800 for 3rd degree burns; Skin Graft- 25% of benefit payable for Burns	Up to \$3,200 for 2nd degree burns; Up to \$25,600 for 3rd degree burns; Skin Graft- 25% of benefit payable for Burns
Coma	\$7,500	\$10,000
Concussion	\$150	\$200
Dental Injury	\$300 for Crown; \$75 for Extraction	\$400 for Crown; \$100 for Extraction
Eye Injury	\$150 for removal of foreign object; \$300 for surgical repair	\$200 for removal of foreign object; \$400 for surgical repair
Lacerations	Up to \$600	Up to \$800
Accidental Death & Dismemberment Benefits		
Accidental Death	Employee: \$50,000 Spouse: \$25,000 Child: \$10,000 per child	Employee: \$100,000 Spouse: \$50,000 Child: \$20,000 per child
Common Carrier	100% of Accidental Death Benefit	100% of Accidental Death Benefit
Accidental Dismemberment		
Single Loss- hand/foot/arm/leg/sight in one eye/hearing in one ear	50% of Accidental Death Benefit	50% of Accidental Death Benefit
Catastrophic Loss- 2+ losses (except thumb, finger or toe)	100% of Accidental Death Benefit	100% of Accidental Death Benefit
Thumb/Finger/Toe	\$500-\$1500	\$500-\$1500
Catastrophic Loss of Speech	100% of Accidental Death Benefit	100% of Accidental Death Benefit
Wellness (Health Screening) Benefit		
Wellness (Health Screening) Benefit	\$75	\$100

**Reliance Standard Voluntary Plans
Accident Insurance
Premium Table
Plan Holder: Makai HR - VAI # 826368**

Scheduled Benefit: Each eligible employee may elect a Plan Type and Coverage Option from the table below.

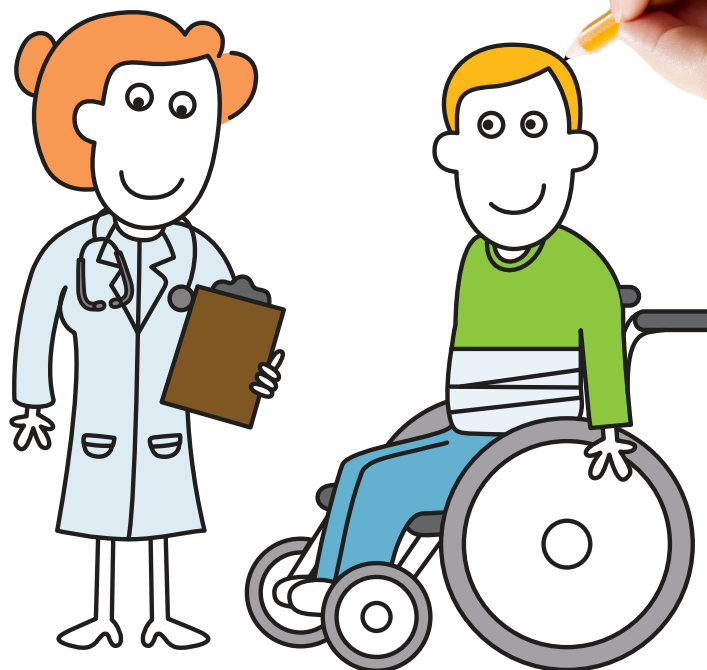
- **Plan Type:** Choose from the options below, refer to your plan highlight sheet for plan details
- **Coverage Options:** Employee Only, Employee and Spouse, Employee and Child(ren), or Employee & Family (which includes both spouse and child(ren))

Monthly Premiums

Plan Type	Employee	Employee & Spouse	Employee & Child(ren)	Employee & Family
Plan B	\$10.66	\$17.46	\$21.18	\$28.22
Plan C	\$15.30	\$24.67	\$29.29	\$39.06

Please note, these rates are approximate and subject to change.

Wellness Benefit¹



Draw on the protection provided by your benefits.

We will pay you the amount shown on the Schedule of Benefits for one (1) health screening test performed during a twelve (12) month period for you and your dependents,² if applicable, provided:

- ▶ Written proof satisfactory to Reliance Standard is provided that such a health screening test has been performed;
- ▶ You and your dependents were covered under the Policy at the time the test was performed; and
- ▶ One of the following health screening tests has not already been performed at any time during the same twelve (12) month period.

Health screening tests covered under the Policy are:

- ▶ Stress test on bicycle or treadmill
- ▶ Fasting blood glucose test
- ▶ Blood test for triglycerides
- ▶ Serum cholesterol test to determine level of HDL and LDL
- ▶ Bone marrow testing
- ▶ Breast ultrasound
- ▶ Mammography
- ▶ CA 15-3 (blood test for breast cancer)
- ▶ CA 125 (blood test for ovarian cancer)
- ▶ CEA
- ▶ Chest X-ray
- ▶ Colonoscopy
- ▶ Flexible sigmoidoscopy
- ▶ Hemoccult stool analysis
- ▶ Pap smear
- ▶ PSA (blood test for prostate cancer)
- ▶ Serum Protein Electrophoresis (blood test for myeloma)

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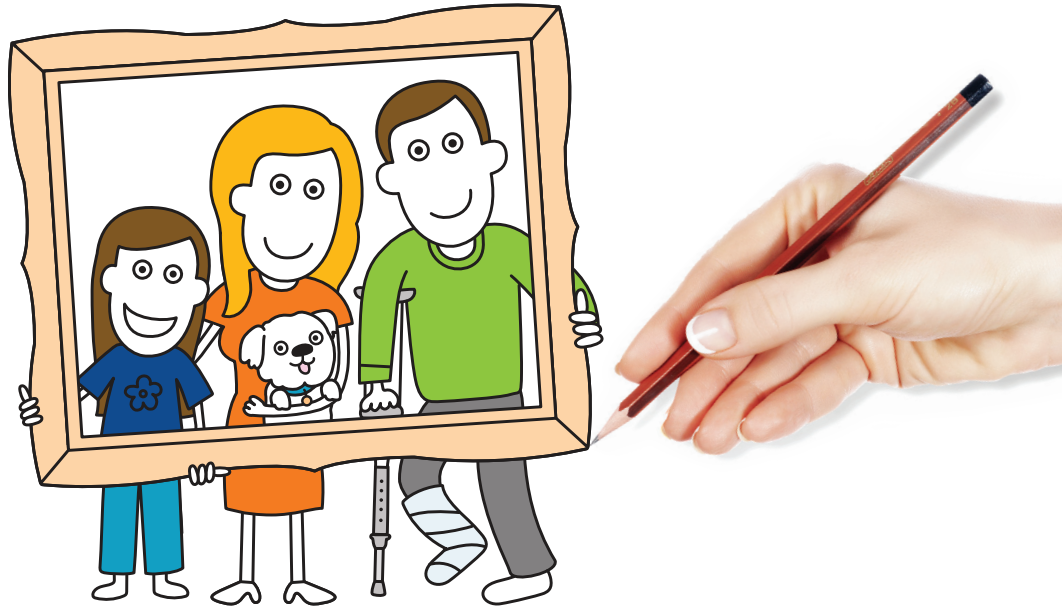
www.reliancestandard.com

¹ Health Screening Benefit in NH (Critical Illness)

² Only one (1) Wellness Benefit will be paid in a twelve (12) month period for all insured dependent children as a group. This benefit is paid in addition to any other payments you or your dependents, if applicable, may receive under the Policy.

This brochure is not a contract. The availability of the described feature may vary by state. It is not available in CO, CT, MN, NH, NM or WA for Group Accident. It is not available in WA for Critical Illness. Critical illness coverage is provided by policy series LRS-9401-0111 and group accident coverage is provided by policy series LRS-9453-0111, et al through Reliance Standard Life Insurance Company. 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.

Voluntary Accident Insurance



Draw on the protection provided by your benefits.

Great news! Your employer is offering you the opportunity to purchase accident insurance at group rates from Reliance Standard, a trusted benefits carrier in business for over a century.



No one likes to think about the possibility of an accident, but the very likelihood is inescapable. Think about it: Have you or anyone in your family ever had an automobile accident? Slip and fall? How about a bicycle or skiing accident? When was the last time you saw the inside of an Emergency Room? If you're like most Americans, it wasn't too long ago!



Medical insurance offsets most of the treatment costs for injuries resulting from an accident. But what about the out of pocket costs you don't consider? There's time off from work while you or a loved one convalesces, doctor visits and hospital co-pays, medical insurance deductibles, maybe child care expenses—even stocking up on ibuprofen and bandages! It's inconvenient, expensive, and can make a serious dent in a family's savings. Accident insurance provides a hedge against this possibility, paying a fixed, lump-sum benefit for injuries resulting from a covered accident—up to and including death if your employer's plan includes that provision.

These benefits are paid directly to you or your designee, to use however you wish. The benefit schedule specifies payment amounts for events like hospitalizations, Emergency Room treatments, surgery, coma, paralysis, major diagnostic tests, chiropractic, physical therapy, fractures, burns, dislocations, etc.



"I already have medical insurance for those things."

Medical insurance is a necessity to cover treatment costs for injuries sustained in an accident. You may have other insurance, like auto or homeowner's insurance that may come into play when you or a loved one is involved in an accident.

But treatment costs are only one piece of the financial puzzle when someone is injured. Lost wages and increased household expenses, paired with the leftover costs of medical insurance doesn't cover such as co-pays and deductibles, can mean bills piling up just when you're least able to keep up with them.

"OK, so I have an accident. It's not a big deal."

The economic impact of these fatal unintentional injuries amounted to about \$4,863.40 billion. These are costs that every individual and household pays for whether directly out of pocket, through higher prices for goods and services or through higher taxes.

— National Safety Council, 2018

"I don't see the value in another insurance policy."

Think about this: You buy life insurance in the event you die. You buy disability insurance in the event you can't work for a period of time because of an illness. But you buy medical insurance because you're pretty sure you're going to need it! Accident insurance is like that: the odds are good you or someone in your family is going to be injured in an accident at some point. And you can purchase coverage for you, you and your spouse, or your entire family. Further, your employer may offer a choice of plans that allow you to select the one that fits your need and budget best.

"What if I don't get approved?"

Actually, you cannot be turned down for this insurance if you are an eligible employee—coverage is guaranteed—and there is no medical underwriting.

"What do I do now?"

If you agree that you and your loved ones can benefit from this important coverage, it is easy to get started. Simply review the accompanying materials that provide more detail about the plan which includes a description of benefits, exclusions and limitations, and complete the Reliance Standard enrollment form supplied by your employer. If you have questions or require an enrollment form, please contact your Benefits Administrator.

Why Reliance Standard?

You are buying Accident insurance from Reliance Standard Life Insurance Company, a national insurer in business for over a century. Rated A+ by A.M. Best and Standard & Poor's.

Do the math:

47.2 million

About 1 in 7 Americans suffered an injury and sought medical attention.

National Safety Council, 2017

It pays to have Accident Insurance

You can receive a lump-sum cash benefit to help you keep up with expenses such as:

Pay for medical bills

Pay for mortgage or rent

Pay for car payments and repairs

Pay for childcare or housekeeping help

Pay for utilities and more

Pay the income of an individual who's caring for the insured

Pay for additional medical services needed

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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.

Group accident coverage is underwritten by Reliance Standard Life Insurance Company and provided through policy form series LRS-9547-0318, 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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