

Plan Highlights

Voluntary Group Critical Illness Insurance



Makai HR

COVERAGE

Voluntary critical illness insurance provides a fixed, lump-sum benefit upon diagnosis of a critical illness, which can include heart attack, stroke, paralysis and more. 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.

Dependents: You must be insured for Dependents to be covered.

Dependents are:

- ▶ Your legal spouse or your domestic partner. Spouse must be under age 70 at date of application. Coverage terminates at age 75.
- ▶ Your dependent children* from birth to 26 years.

*natural, legally adopted, children dependent on Insured during waiting period before adoption, stepchildren, and foster children in Insured's custody

Age limit does not apply to handicapped children.

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

BENEFIT AMOUNT

Employee: Choice of \$10,000 or \$20,000

Spouse: Choice of \$10,000 or \$20,000

Dependent child(ren): 25% of approved employee amount up to a maximum of \$5,000

GUARANTEED ISSUE

Employee: \$20,000

Spouse: \$20,000

Child: all child amounts are guaranteed issue

BENEFIT REDUCTION DUE TO AGE

(applicable to employee/spouse coverage)

Age	Original Benefit Reduced To
70	50%

CONTRIBUTION REQUIREMENTS

Coverage is 100% employee paid.

RATES

See attached Rate Sheet.

FEATURES

- ▶ Enhanced- 100% of Insurance Amount for: Life Threatening Cancer, Heart Attack, Ruptured Cerebral, Carotid or Aortic Aneurysm, Stroke, Blindness, Coma, Kidney (Renal) Failure, Major Organ Transplant, Paralysis, Severe Brain Damage
- ▶ Partial- 25% of Insurance Amount for: Coronary Artery Bypass or Cancer in Situ
- ▶ Lifetime Maximum Benefit per Category- 200% of Insurance Amount
- ▶ Recurrence Benefit-(Same Category of Critical Illness diagnosed 18 months or later)- 50% if Enhanced; 12.5% if Partial
- ▶ No First Occurrence Exclusion
- ▶ Portability to employee age 70
- ▶ Wellness (Health Screening) Benefit- \$50

CRITICAL ILLNESS CATEGORIES

Category 1 Life Threatening Cancer - 100% Cancer in Situ - 25%
Category 2 Coronary Artery Bypass - 25% Heart Attack - 100% Ruptured Cerebral Carotid or Aortic Aneurysm - 100% Stroke - 100%
Category 3 Blindness - 100% Coma - 100% Kidney (Renal) Failure - 100% Major Organ transplant - 100% Paralysis - 100% Severe Brain Damage - 100%

VALUE ADDED SERVICES

- ▶ Travel Assistance Service

LIMITATIONS

- ▶ Pre-ex Condition Limitation- 12/12
- ▶ Benefit Waiting Period- 30 Days

Please note- benefit waiting periods and pre-ex limitations also apply to benefit increases

EXCLUSIONS

A benefit will not be paid if the Critical Illness is caused by or contributed to by one of the following: an act of war, declared or undeclared; intentionally self-inflicted Injury; commission or attempted commission of a felony; the use of alcohol or drugs unless taken as prescribed by a Physician; a Sickness or Injury that occurs while confined in a penal or correctional institution; cosmetic or elective surgery that is not medically necessary; committing or attempting to commit suicide while sane or insane; participation in a riot or insurrection; a Critical Illness Diagnosed outside of the US unless confirmed within the US; for a Critical Illness which is Diagnosed during the Benefit Waiting Period; a Pre-existing Condition unless the Critical Illness has been Diagnosed after a specific period after the Insured's or Insured Dependent's effective date of coverage; or a Heart Attack that occurs within 24 hours of a medical procedure.

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-9401-0111, et al.

**Critical Illness Insurance
Premium Table
Plan Holder: Makai HR – VCI #801265**

Scheduled Benefit: Each eligible employee may elect for himself and/or his eligible spouse an amount of insurance shown in the table below.

Employee/Spouse Premiums:

To find you and your spouse's premium

- Determine your age band:
 - Your age = your age at your last birthday
 - Spouse age = employee age
 - For employees age 70 or older, benefit amounts are reduced according to the age-based reduction chart shown in the Plan Highlights. When selecting an amount of insurance, you must select a pre-age 70 benefit amount
 - Select an employee and spouse benefit from the table below
- Employee and spouse rates change as insured moves from one age bracket to the next, based on the age determination rules.

Employee Monthly Premium

Benefit Amount	Age 0-29	Age 30-39	Age 40-49	Age 50-59	Age 60-69	Age 70+
\$10,000	\$2.90	\$5.80	\$11.90	\$23.60	\$36.50	\$74.10
\$20,000	\$5.80	\$11.60	\$23.80	\$47.20	\$73.00	\$148.20

Dependent Child(ren):

Your dependent child(ren) is eligible for a benefit amount of 25% of your Critical Illness benefit election, limited to a maximum of \$5,000.

To calculate Dependent Child(ren) Benefit:

Employee Benefit Amount x 25% = Dependent Child(ren) Benefit. No rounding needed.

To calculate Dependent Child(ren) Premium:

Dependent Child(ren) Benefit / 1000 x 0.25

Please Note: One rate and benefit amount for all eligible children in family, regardless of number

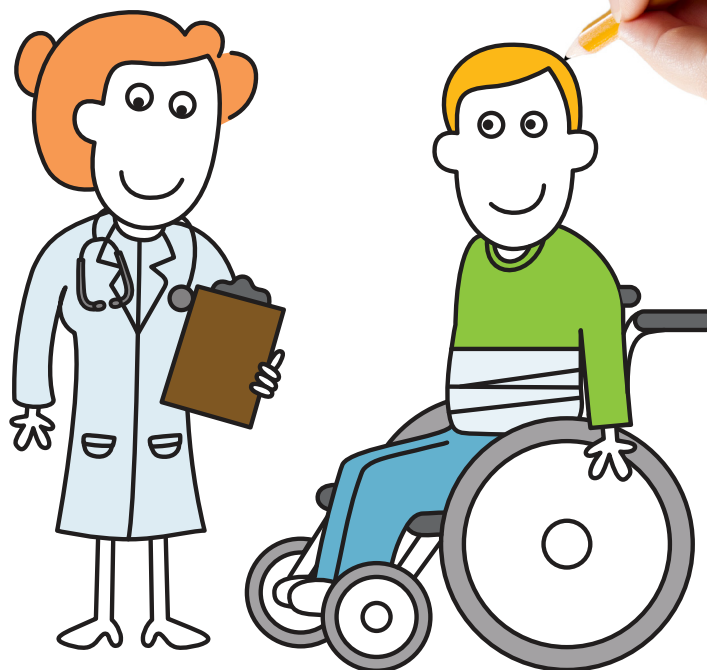
Please read this important information

You may not have coverage as both an employee and as a dependent

Employee must have coverage in order for spouse and dependent children to be covered

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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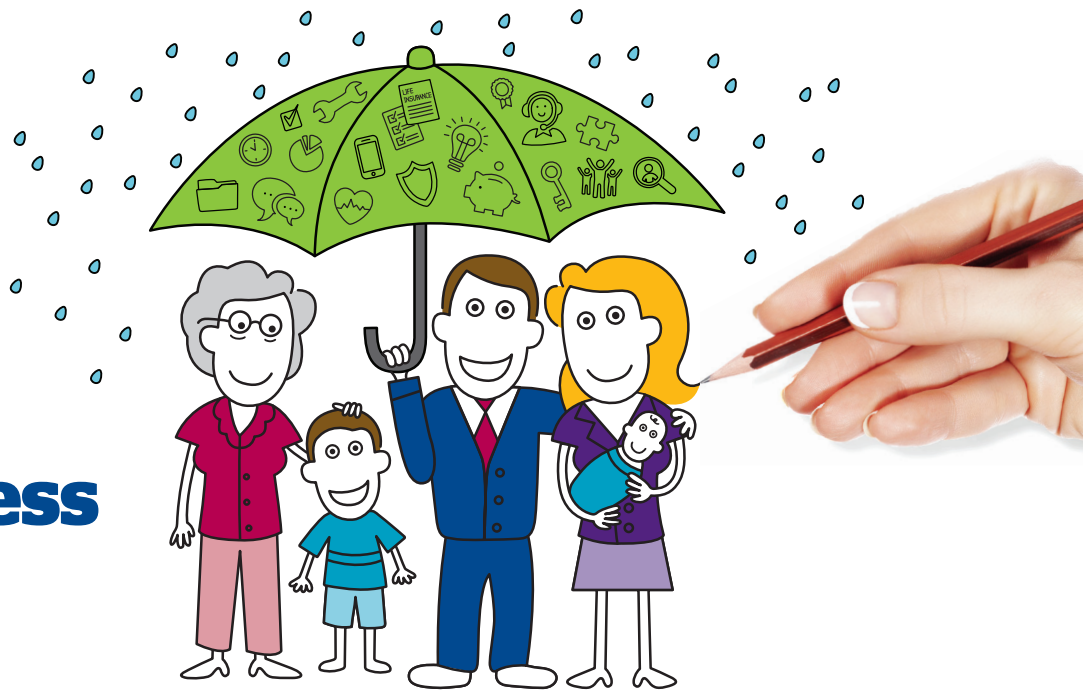
www.reliancestandard.com

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 Critical Illness Insurance



Draw on the protection provided by your benefits.

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



1

American

dies from stroke every 4 minutes.
Each year stroke kills almost
133,000 Americans.



1.6 million

new cases of cancer were
expected to be diagnosed in 2016.
Cancer remains the second most
common cause of death in the US.¹



1 in 4

deaths from heart disease in the
US every year – 600,000 people
annually.²

Health insurance can provide coverage for many of the costs associated with treating a critical illness like cancer or heart attack. But what about the other out-of-pocket costs that you incur when you or a loved one is battling a major illness and is unable to work? There's lost income—even if you have disability coverage, which only pays a portion of your regular earnings—along with co-pays, deductibles, family and living expenses, and even transportation costs to and from treatment. Many of these additional costs can contribute to the pressure you are already under at the worst possible time. Critical Illness Insurance can help to cover some of those gaps in your financial plan that you may not have even known existed.

“But I already have health insurance.”

Despite ongoing medical enhancements, incidence of critical illness in the US is seemingly high. Technology has dramatically improved the chances of survival for patients suffering a critical illness. However, with the possibility of surviving multiple Critical Illnesses or several incidents of the same illness in your lifetime, your financial plan for the future may be disrupted. With Critical Illness Insurance, the lump sum benefit you receive at the diagnosis of a critical illness can help offset those expenses not covered or not entirely covered by other sources of income or insurance.

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www.reliancestandard.com

¹ National Cancer Institute, Cancer Statistics, 2016. ² American Heart Association, Heart Disease and Stroke Statistics 2017.

“This is just another insurance that I will have and never use.”

While you hope you'll never need it, the statistics say there's a good chance you or a loved one will need to fight a critical illness in your lifetime. You can purchase coverage for yourself, your spouse and your child(ren). In the event one of your loved ones suffers from a critical illness, your spouse is eligible to receive the same level of benefits as you, and your dependent child may receive a percentage of your benefit coverage amount up to \$12,500. Three categories of critical illnesses are covered: cancer, cardiovascular, and other. Each category has a 200% lifetime maximum.

“I have been diagnosed with a critical illness before and would not be approved for this coverage.”

This coverage may be medically underwritten. However, you, your spouse and child(ren) may be eligible to receive up to a predetermined amount of coverage without regard to medical evidence of insurability. We may also offer coverage for recurrent and subsequent incidences of critical illness. A recurrent incidence is one within the same category (ex. cardiovascular) and a subsequent incidence of critical illness is one in a different category (ex. cancer and cardiovascular). Your plan will include a pre-existing condition limitation, and you should understand that before buying this coverage.

“This is another bill I have to track.”

Your employer has made this coverage available to you at competitive group rates through convenient payroll deduction. It's the easiest way to secure valuable protection against the financial uncertainty that can accompany a critical illness.

“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 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 Critical Illness insurance from Reliance Standard Life Insurance Company, a national insurer in business for over a century.

AMERICANS ARE OUTLIVING THEIR ILLNESSES — AND THEIR NEST EGGS.

26.8%

of families in the United States experienced the financial burden of medical care in 2012.¹

 **1 in 6**

families had problems paying medical bills in the past 12 months.¹

 **1 in 10**

families had medical bills that they were unable to pay at all.¹

MANY OF WHICH HAD HEALTH INSURANCE

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¹ National Center for Health Statistics, January 2014.

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 disability coverage is underwritten by Reliance Standard Life Insurance Company and provided through policy form series: LRS-6564, LRS-9228, LRS-6451, LRS-9334, 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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