

Plan Highlights

Group Basic Life / AD&D and Dependent Life Insurance



Grace Cottage Family Health & Hospital

ELIGIBILITY

All Active Full-Time Employees working 30 hours or more per week, except for any person working on a temporary or seasonal basis.

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

- ▶ Your legal spouse who is not legally separated or divorced from you;
- ▶ Your legally-recognized domestic or civil union partner;
- ▶ Your unmarried financially dependent children age Birth to 26 years;
- ▶ A person may not have coverage as both an Employee and Dependent;
- ▶ Only one insured spouse may cover dependent children;

BENEFIT AMOUNT

Basic Life and AD&D: \$25,000

Spouse: \$5,000

Child(ren): Birth through age 26: \$500
6 months through age 26: \$3,000

GUARANTEED ISSUE

Employee: \$25,000

Spouse: \$5,000

Child(ren): \$3,000

CONTRIBUTION REQUIREMENTS

Coverage is 100% Employer Paid.

AD&D SCHEDULE

| For Accidental Loss of | Amount Payable |
|-------------------------------|----------------|
| Life | 100% |
| Both Hands | 100% |
| Both Feet | 100% |
| Sight of Both Eyes | 100% |
| One Hand and One Foot | 100% |
| One Hand and Sight of One Eye | 100% |
| One Foot and Sight of One Eye | 100% |
| Speech and Hearing | 100% |
| One Hand | 50% |
| One Foot | 50% |
| Sight of One Eye | 50% |
| Speech | 50% |
| Hearing | 50% |

BENEFIT REDUCTION DUE TO AGE

| Age | Original Benefit Reduced to |
|-----|-----------------------------|
| 70 | 50% |

FEATURES

- ▶ Accelerated Death Benefit
- ▶ Air Bag Benefit
- ▶ Conversion Privilege
- ▶ FMLA/MSLA Extension
- ▶ Seat Belt Benefit
- ▶ Waiver of Premium

VALUE-ADDED SERVICES

- ▶ Bereavement Counseling Services
- ▶ Travel Assistance Services

RELIANCE STANDARD
LIFE INSURANCE COMPANY

www.reliancestandard.com

This Plan Highlight is not a complete description of the insurance coverage. Insurance is provided under group policy form LRS-6422, et al. This is not a binding contract. Should there be a difference between this Plan Highlight and the contract, the contract will govern. The Certificate of Coverage will be made available to you that describes the benefits in greater detail; however a benefit will not be paid if caused or contributed by an exclusion listed in the Certificate.

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 features and availability may vary by state.