

# Plan Highlights

## Group Basic Life and AD&D, Supplemental and Dependent Life and AD&D Insurance



### Reliant Care Management Co., LLC

#### ELIGIBILITY

Each Active Full-Time Employee located in the main office and a manager, administrator, consultant or director of nursing at any other location working 30 hours or more per week except any person working on a temporary or seasonal basis.

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

Dependents are:

- ▶ your legal spouse not legally separated or divorced from you
- ▶ your unmarried financially dependent children\* from birth to 26 years.

\*natural and adopted children; 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.
- ▶ Only one insured spouse may cover Dependent children.

#### BENEFIT AMOUNT

##### Basic Life and AD&D

\$15,000

##### Supplemental Life and AD&D

Choose from a minimum of \$10,000 to a maximum of \$500,000 in \$10,000 increments

##### Dependent Life and AD&D

###### Spouse

Choose from a minimum of \$5,000 to a maximum of \$500,000 in \$5,000 increments

(spouse amount may not exceed 100% of employee amount)

###### Dependent Child(ren)

Birth through Age 26: Choose from a minimum of \$2,000 to a maximum of \$10,000 in \$2,000 increments.

#### SUPPLEMENTAL AND SPOUSE LIFE GUARANTEED ISSUE (INITIAL ELIGIBILITY PERIOD ONLY)

Employee: \$200,000

Spouse: \$50,000

Child: all child amounts are guaranteed issue

#### CONTRIBUTION REQUIREMENTS

##### Basic Life (and AD&D):

Coverage is 100% employer paid.

##### Supplemental Life:

Coverage is 100% employee paid.

*Spouse:* Coverage is 100% employee paid.

*Dependent Child(ren):* Coverage is 100% employee paid.

#### AD&D SCHEDULE

For Accidental Loss of:	Amount Payable:
Life	100%
Both hands or 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 or One foot	50%
Sight of one eye	50%
Speech or hearing	50%

#### BENEFIT REDUCTION DUE TO AGE

(applicable to employee/spouse coverage)

Age	Original Benefit
	Reduced To
65	65%
70	50%

#### FEATURES

- ▶ Living Benefit Rider (expressed as Accelerated Death Benefit in some states and Imminent Death Benefit in PA)
- ▶ Air Bag Benefit
- ▶ Conversion Privilege
- ▶ FMLA/MSLA Continuation
- ▶ Portability - Supplemental Life only
- ▶ Seat Belt Benefit
- ▶ Waiver of Premium with Critical Illness

#### VALUE ADDED SERVICES

- ▶ Bereavement Counseling Service
- ▶ Travel Assistance Service

#### EXCLUSIONS

##### AD&D EXCLUSIONS:

AD&D benefits will not be payable for a loss: caused by suicide or intentionally self-inflicted injuries; caused by or resulting from war or any act of war, declared or undeclared; to which sickness, disease or myocardial infarction, including medical or surgical treatment thereof, is a contributing factor;

sustained during an insured's commission or attempted commission of an assault or felony; to which the insured's acute or chronic intoxication is a contributing factor; or to which the insured's voluntary consumption of an illegal or controlled substance or a non-prescribed narcotic or drug is a contributing factor.

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 coverage and 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-6422, et al.

# Reliance Standard Plans Supplemental Life and AD&D and Dependent Life and AD&D Insurance Premium Table

**Plan Holder: Reliant Care Management Co., LLC**

Scheduled Benefit: Each eligible employee may elect for himself/herself an amount of insurance shown in the Table below.  
For employees age 65 and older: Benefit amounts are reduced according to the age-based reduction chart shown in the Supplemental Life brochure.

**To find your premium -**

- Determine your age band: Your age is calculated by the method specified in your policy.
- Select a benefit amount.
- Employee rates change as insured moves from one age bracket to the next.

**Employee Bi-Weekly Premiums**

<b>Benefit Amount</b>	<b>Age 18-24</b>	<b>Age 25-29</b>	<b>Age 30-34</b>	<b>Age 35-39</b>	<b>Age 40-44</b>	<b>Age 45-49</b>	<b>Age 50-54</b>	<b>Age 55-59</b>	<b>Age 60-64</b>	<b>Age 65-69</b>
<b>\$10,000</b>	\$0.40	\$0.44	\$0.54	\$0.54	\$0.76	\$1.20	\$1.85	\$3.02	\$4.82	\$9.67
<b>\$20,000</b>	\$0.79	\$0.89	\$1.07	\$1.09	\$1.51	\$2.41	\$3.70	\$6.04	\$9.65	\$19.35
<b>\$30,000</b>	\$1.19	\$1.33	\$1.61	\$1.63	\$2.27	\$3.61	\$5.55	\$9.06	\$14.47	\$29.02
<b>\$40,000</b>	\$1.59	\$1.77	\$2.14	\$2.18	\$3.03	\$4.82	\$7.40	\$12.07	\$19.29	\$38.70
<b>\$50,000</b>	\$1.98	\$2.22	\$2.68	\$2.72	\$3.78	\$6.02	\$9.25	\$15.09	\$24.12	\$48.37
<b>\$60,000</b>	\$2.38	\$2.66	\$3.21	\$3.27	\$4.54	\$7.23	\$11.10	\$18.11	\$28.94	\$58.04
<b>\$70,000</b>	\$2.78	\$3.10	\$3.75	\$3.81	\$5.30	\$8.43	\$12.96	\$21.13	\$33.76	\$67.72
<b>\$80,000</b>	\$3.18	\$3.54	\$4.28	\$4.36	\$6.06	\$9.64	\$14.81	\$24.15	\$38.58	\$77.39
<b>\$90,000</b>	\$3.57	\$3.99	\$4.82	\$4.90	\$6.81	\$10.84	\$16.66	\$27.17	\$43.41	\$87.06
<b>\$100,000</b>	\$3.97	\$4.43	\$5.35	\$5.45	\$7.57	\$12.05	\$18.51	\$30.18	\$48.23	\$96.74
<b>\$110,000</b>	\$4.37	\$4.87	\$5.89	\$5.99	\$8.33	\$13.25	\$20.36	\$33.20	\$53.05	\$106.41
<b>\$120,000</b>	\$4.76	\$5.32	\$6.42	\$6.54	\$9.08	\$14.46	\$22.21	\$36.22	\$57.88	\$116.09
<b>\$130,000</b>	\$5.16	\$5.76	\$6.96	\$7.08	\$9.84	\$15.66	\$24.06	\$39.24	\$62.70	\$125.76
<b>\$140,000</b>	\$5.56	\$6.20	\$7.50	\$7.62	\$10.60	\$16.86	\$25.91	\$42.26	\$67.52	\$135.43
<b>\$150,000</b>	\$5.95	\$6.65	\$8.03	\$8.17	\$11.35	\$18.07	\$27.76	\$45.28	\$72.35	\$145.11
<b>\$160,000</b>	\$6.35	\$7.09	\$8.57	\$8.71	\$12.11	\$19.27	\$29.61	\$48.30	\$77.17	\$154.78
<b>\$170,000</b>	\$6.75	\$7.53	\$9.10	\$9.26	\$12.87	\$20.48	\$31.46	\$51.31	\$81.99	\$164.46
<b>\$180,000</b>	\$7.14	\$7.98	\$9.64	\$9.80	\$13.62	\$21.68	\$33.31	\$54.33	\$86.82	\$174.13
<b>\$190,000</b>	\$7.54	\$8.42	\$10.17	\$10.35	\$14.38	\$22.89	\$35.16	\$57.35	\$91.64	\$183.80
<b>\$200,000</b>	\$7.94	\$8.86	\$10.71	\$10.89	\$15.14	\$24.09	\$37.02	\$60.37	\$96.46	\$193.48
<b>\$210,000</b>	\$8.34	\$9.30	\$11.24	\$11.44	\$15.90	\$25.30	\$38.87	\$63.39	\$101.28	\$203.15
<b>\$220,000</b>	\$8.73	\$9.75	\$11.78	\$11.98	\$16.65	\$26.50	\$40.72	\$66.41	\$106.11	\$212.82
<b>\$230,000</b>	\$9.13	\$10.19	\$12.31	\$12.53	\$17.41	\$27.71	\$42.57	\$69.42	\$110.93	\$222.50
<b>\$240,000</b>	\$9.53	\$10.63	\$12.85	\$13.07	\$18.17	\$28.91	\$44.42	\$72.44	\$115.75	\$232.17
<b>\$250,000</b>	\$9.92	\$11.08	\$13.38	\$13.62	\$18.92	\$30.12	\$46.27	\$75.46	\$120.58	\$241.85
<b>\$260,000</b>	\$10.32	\$11.52	\$13.92	\$14.16	\$19.68	\$31.32	\$48.12	\$78.48	\$125.40	\$251.52
<b>\$270,000</b>	\$10.72	\$11.96	\$14.46	\$14.70	\$20.44	\$32.52	\$49.97	\$81.50	\$130.22	\$261.19
<b>\$280,000</b>	\$11.11	\$12.41	\$14.99	\$15.25	\$21.19	\$33.73	\$51.82	\$84.52	\$135.05	\$270.87
<b>\$290,000</b>	\$11.51	\$12.85	\$15.53	\$15.79	\$21.95	\$34.93	\$53.67	\$87.54	\$139.87	\$280.54

<b>\$300,000</b>	\$11.91	\$13.29	\$16.06	\$16.34	\$22.71	\$36.14	\$55.52	\$90.55	\$144.69	\$290.22
<b>\$310,000</b>	\$12.30	\$13.74	\$16.60	\$16.88	\$23.46	\$37.34	\$57.37	\$93.57	\$149.52	\$299.89
<b>\$320,000</b>	\$12.70	\$14.18	\$17.13	\$17.43	\$24.22	\$38.55	\$59.22	\$96.59	\$154.34	\$309.56
<b>\$330,000</b>	\$13.10	\$14.62	\$17.67	\$17.97	\$24.98	\$39.75	\$61.08	\$99.61	\$159.16	\$319.24
<b>\$340,000</b>	\$13.50	\$15.06	\$18.20	\$18.52	\$25.74	\$40.96	\$62.93	\$102.63	\$163.98	\$328.91
<b>\$350,000</b>	\$13.89	\$15.51	\$18.74	\$19.06	\$26.49	\$42.16	\$64.78	\$105.65	\$168.81	\$338.58
<b>\$360,000</b>	\$14.29	\$15.95	\$19.27	\$19.61	\$27.25	\$43.37	\$66.63	\$108.66	\$173.63	\$348.26
<b>\$370,000</b>	\$14.69	\$16.39	\$19.81	\$20.15	\$28.01	\$44.57	\$68.48	\$111.68	\$178.45	\$357.93
<b>\$380,000</b>	\$15.08	\$16.84	\$20.34	\$20.70	\$28.76	\$45.78	\$70.33	\$114.70	\$183.28	\$367.61
<b>\$390,000</b>	\$15.48	\$17.28	\$20.88	\$21.24	\$29.52	\$46.98	\$72.18	\$117.72	\$188.10	\$377.28
<b>\$400,000</b>	\$15.88	\$17.72	\$21.42	\$21.78	\$30.28	\$48.18	\$74.03	\$120.74	\$192.92	\$386.95
<b>\$410,000</b>	\$16.27	\$18.17	\$21.95	\$22.33	\$31.03	\$49.39	\$75.88	\$123.76	\$197.75	\$396.63
<b>\$420,000</b>	\$16.67	\$18.61	\$22.49	\$22.87	\$31.79	\$50.59	\$77.73	\$126.78	\$202.57	\$406.30
<b>\$430,000</b>	\$17.07	\$19.05	\$23.02	\$23.42	\$32.55	\$51.80	\$79.58	\$129.79	\$207.39	\$415.98
<b>\$440,000</b>	\$17.46	\$19.50	\$23.56	\$23.96	\$33.30	\$53.00	\$81.43	\$132.81	\$212.22	\$425.65
<b>\$450,000</b>	\$17.86	\$19.94	\$24.09	\$24.51	\$34.06	\$54.21	\$83.28	\$135.83	\$217.04	\$435.32
<b>\$460,000</b>	\$18.26	\$20.38	\$24.63	\$25.05	\$34.82	\$55.41	\$85.14	\$138.85	\$221.86	\$445.00
<b>\$470,000</b>	\$18.66	\$20.82	\$25.16	\$25.60	\$35.58	\$56.62	\$86.99	\$141.87	\$226.68	\$454.67
<b>\$480,000</b>	\$19.05	\$21.27	\$25.70	\$26.14	\$36.33	\$57.82	\$88.84	\$144.89	\$231.51	\$464.34
<b>\$490,000</b>	\$19.45	\$21.71	\$26.23	\$26.69	\$37.09	\$59.03	\$90.69	\$147.90	\$236.33	\$474.02
<b>\$500,000</b>	\$19.85	\$22.15	\$26.77	\$27.23	\$37.85	\$60.23	\$92.54	\$150.92	\$241.15	\$483.69

## Dependent Life and AD&D Insurance Premium Table

Scheduled Benefit: Each eligible employee may elect for his/her eligible spouse an amount of insurance shown in the Table below. Benefit amounts are reduced according to the age-based reduction chart shown in the Dependent Life policy.

**To find your spouse's premium-**

- Determine your spouse's age band. Spouse's age is equal to the employee's age.
- Select a benefit.
- Spouse rates change as employee moves from one age bracket to the next.

### Spouse Bi-Weekly Premiums

Benefit Amount	Age 18-24	Age 25-29	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69
<b>\$5,000</b>	\$0.21	\$0.23	\$0.28	\$0.28	\$0.39	\$0.61	\$0.93	\$1.52	\$2.42	\$4.85
<b>\$10,000</b>	\$0.42	\$0.46	\$0.55	\$0.56	\$0.78	\$1.22	\$1.87	\$3.04	\$4.84	\$9.69
<b>\$15,000</b>	\$0.62	\$0.69	\$0.83	\$0.84	\$1.16	\$1.83	\$2.80	\$4.56	\$7.26	\$14.54
<b>\$20,000</b>	\$0.83	\$0.92	\$1.11	\$1.13	\$1.55	\$2.45	\$3.74	\$6.07	\$9.68	\$19.38
<b>\$25,000</b>	\$1.04	\$1.15	\$1.38	\$1.41	\$1.94	\$3.06	\$4.67	\$7.59	\$12.10	\$24.23
<b>\$30,000</b>	\$1.25	\$1.38	\$1.66	\$1.69	\$2.33	\$3.67	\$5.61	\$9.11	\$14.52	\$29.08
<b>\$35,000</b>	\$1.45	\$1.62	\$1.94	\$1.97	\$2.71	\$4.28	\$6.54	\$10.63	\$16.95	\$33.92
<b>\$40,000</b>	\$1.66	\$1.85	\$2.22	\$2.25	\$3.10	\$4.89	\$7.48	\$12.15	\$19.37	\$38.77
<b>\$45,000</b>	\$1.87	\$2.08	\$2.49	\$2.53	\$3.49	\$5.50	\$8.41	\$13.67	\$21.79	\$43.62
<b>\$50,000</b>	\$2.08	\$2.31	\$2.77	\$2.82	\$3.88	\$6.12	\$9.35	\$15.18	\$24.21	\$48.46
<b>\$55,000</b>	\$2.28	\$2.54	\$3.05	\$3.10	\$4.26	\$6.73	\$10.28	\$16.70	\$26.63	\$53.31
<b>\$60,000</b>	\$2.49	\$2.77	\$3.32	\$3.38	\$4.65	\$7.34	\$11.22	\$18.22	\$29.05	\$58.15
<b>\$65,000</b>	\$2.70	\$3.00	\$3.60	\$3.66	\$5.04	\$7.95	\$12.15	\$19.74	\$31.47	\$63.00
<b>\$70,000</b>	\$2.91	\$3.23	\$3.88	\$3.94	\$5.43	\$8.56	\$13.08	\$21.26	\$33.89	\$67.85
<b>\$75,000</b>	\$3.12	\$3.46	\$4.15	\$4.22	\$5.82	\$9.17	\$14.02	\$22.78	\$36.31	\$72.69
<b>\$80,000</b>	\$3.32	\$3.69	\$4.43	\$4.50	\$6.20	\$9.78	\$14.95	\$24.30	\$38.73	\$77.54
<b>\$85,000</b>	\$3.53	\$3.92	\$4.71	\$4.79	\$6.59	\$10.40	\$15.89	\$25.81	\$41.15	\$82.38
<b>\$90,000</b>	\$3.74	\$4.15	\$4.98	\$5.07	\$6.98	\$11.01	\$16.82	\$27.33	\$43.57	\$87.23
<b>\$95,000</b>	\$3.95	\$4.38	\$5.26	\$5.35	\$7.37	\$11.62	\$17.76	\$28.85	\$45.99	\$92.08
<b>\$100,000</b>	\$4.15	\$4.62	\$5.54	\$5.63	\$7.75	\$12.23	\$18.69	\$30.37	\$48.42	\$96.92

Dependent Children Premiums:

Benefit Amount	Premium
\$2,000	\$0.21
\$4,000	\$0.42
\$6,000	\$0.64
\$8,000	\$0.85
\$10,000	\$1.06

*(One rate and benefit amount for all eligible children in family, regardless of number)*

PREMIUM CALCULATION (Add your elections here):

Employee Premium	
Spouse Premium	
Dependent Children Premium	
Total Premium	

*(Rates are calculated as of coverage effective date and are based on insured's age in relation to Plan anniversary date. Billed rates may be higher if, at application, the person is at the highest age in an age band).*

Please read this important information:

- You may not have coverage as both an employee and as a dependent.
- Only one insured spouse may cover the eligible dependent children.

*Rates are subject to change.*