

Plan Highlights

Voluntary Group Critical Illness Insurance



Reliant Care Management Company, LLC

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

Each Active Full-Time Employee 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 or your domestic partner.
- ▶ Your dependent children from birth to 26 years.
- ▶ A person may not have coverage as both an Employee and Dependent.

BENEFIT AMOUNT

Employee: Choose from a benefit of \$10,000 to a maximum of \$30,000 in \$10,000 increments.

Spouse: Choose from a benefit of \$5,000 to a maximum of \$15,000 in \$5,000 increments, not to exceed 50% of approved employee amount.

Child(ren): 50% of approved employee amount up to a maximum of \$15,000.

GUARANTEED ISSUE

Employee: \$30,000

Spouse: \$15,000

Child(ren): \$15,000

CONTRIBUTION REQUIREMENTS

Coverage is 100% Employee Paid.

RATES

See attached Rate Sheet

FEATURES

- ▶ Lifetime Maximum Benefit – 1000% of Insurance Amount
- ▶ Recurrence Benefit (Same Illness) – 100% of benefit if diagnosed 6 months or later
- ▶ FMLA / MSLA Continuation
- ▶ Transfer of Coverage
- ▶ Portability to employee age 70
- ▶ **Wellness (Health Screening) Benefit – \$75**

FEATURES

DIAGNOSIS ADULT	BENEFIT
Alzheimer's Disease	100%
Acute Respiratory Distress Syndrome (ARDS)	25%
Benign Brain Tumor	100%
Carcinoma In Situ	50%
Coma	100%
Coronary Disease	50%
Heart Attack	100%
Life Threatening Cancer	100%
Loss of Hearing	100%
Loss of Sight	100%
Loss of Speech	100%
Major Organ Failure	100%
Motor Neuron Disease (ALS)	100%
Multiple Sclerosis	100%
Paralysis	100%
Parkinson's Disease	100%
Ruptured Cerebral, Carotid or Aortic Aneurysm	100%
Severe Brain Damage	100%
Skin Cancer	5%
Stroke	100%
DIAGNOSIS CHILD	BENEFIT
Cerebral Palsy	100%
Cleft Lip or Palate	100%
Cystic Fibrosis	100%
Downs' Syndrome	100%
Muscular Dystrophy	100%
Spina Bifida	100%
Type 1 Diabetes	100%

Reliance Standard Voluntary Plans Critical Illness Insurance Premium Table

Plan Holder: Reliant Care Management Company, LLC

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 = your age at your last birthday.
- Select a benefit from:
 - 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 Bi-Weekly Premiums

Benefit Amount	Age 0-29	Age 30-39	Age 40-49	Age 50-59	Age 60-69	Age 70 +
\$10,000	\$1.85	\$2.95	\$5.77	\$11.26	\$20.77	\$37.94
\$20,000	\$3.69	\$5.91	\$11.54	\$22.52	\$41.54	\$75.88
\$30,000	\$5.54	\$8.86	\$17.31	\$33.78	\$62.31	\$113.82

Spouse Bi-Weekly Premiums

Benefit Amount	Age 0-29	Age 30-39	Age 40-49	Age 50-59	Age 60-69	Age 70 +
\$5,000	\$0.92	\$1.48	\$2.88	\$5.63	\$10.38	\$18.97
\$10,000	\$1.85	\$2.95	\$5.77	\$11.26	\$20.77	\$37.94
\$15,000	\$2.77	\$4.43	\$8.65	\$16.89	\$31.15	\$56.91

Dependent Child(ren):

Your dependent child(ren) is eligible for a benefit amount of 50% of your Critical Illness benefit election, limited to a maximum of \$15,000

Please Note: Child Rate is included in the above Premium Table.

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.