# Group Supplemental and Dependent Life Insurance



# Etrailer

#### ELIGIBILITY

As defined by the Employer.

**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 unmarried financially dependent children 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**

**Supplemental Life:** Choose from a minimum of \$10,000 to a maximum of \$500,000 in \$10,000 increments.

**Spouse:** Choose from a minimum of \$5,000, a maximum of \$150,000 in \$5,000 increments, not to exceed 50% of employee amount.

**Child(ren):** Birth to age 26 years: \$1,000 to \$10,000 in increments of \$1,000.

## **GUARANTEED ISSUE**

#### Initial eligibility period only

Employee:

Under age 60: \$150,000 Age 60 but less than age 70: \$150,000 Age 70 and over: none

#### Spouse:

Under age 60: \$50,000

Age 60 but less than age 70: \$50,000

Age 70 and over: none

Child(ren): All benefit election amounts are guaranteed issue

#### **CONTRIBUTION REQUIREMENTS**

Coverage is 100% Employee Paid.

#### **BENEFIT REDUCTION DUE TO AGE**

Age	Original Benefit Reduced to
65	65%
70	50%

#### FEATURES

- Living Benefit
- Conversion Privilege
- FMLA/MSLA Extension
- Portability
- Waiver of Premium



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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.

# Voluntary Group Accidental Death & Dismemberment Insurance



## Etrailer

#### ELIGIBILITY

As defined by the Employer.

**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 unmarried financially dependent children 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**

**Employee:** Choose from a minimum of \$10,000 to a maximum of \$500,000 in \$10,000 increments.

**Spouse:** Choose from a minimum of \$5,000, a maximum of \$150,000 in \$5,000 increments, not to exceed 50% of employee amount

Child(ren): Birth to age 26 years: \$1,000 to \$10,000 in increments of \$1,000

#### **CONTRIBUTION REQUIREMENTS**

Coverage is 100% Employee Paid.

#### **AD&D SCHEDULE**

For Accidental Loss of	Amount Payable
Life	100%
Two or More Members*	100%
Speech and Hearing	100%
One Member*	50%
Speech or Hearing	50%
Thumb and Index Finger of Same Hand	25%

\* "Member" refers to a hand, foot or eye

#### FEATURES

- Conversion Privilege
- Exposure and Disappearance
- Seat Belt and Air Bag Benefit
- Total Loss of Use Benefit

#### **VALUE-ADDED SERVICES**

Travel Assistance Services



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