

Plan Highlights

Voluntary Group Accident Insurance



The Liberty Company Insurance Brokers, Inc.

COVERAGE

Voluntary accident insurance provides a range of fixed, lump-sum benefits for injuries resulting from a covered accident, or for accidental death and dismemberment (if included). These benefits are paid directly to the insured and may be used for any reason, from deductibles and prescriptions to transportation and childcare.

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

BENEFIT AMOUNT

See Full Schedule of Benefits on next page

BENEFIT REDUCTION DUE TO AGE

(Applicable to AD&D coverage only)

Age	Original Benefit Reduced to
70	50%

CONTRIBUTION REQUIREMENTS

Coverage is 100% Employee Paid.

SEMI-MONTHLY PREMIUM

Coverage	Premium
Employee	\$ 1.95
Employee and Spouse	\$ 3.30
Employee & Children	\$ 3.81
Employee & Family	\$ 5.19

FEATURES

- ▶ Portability to Employee Age 70
- ▶ FMLA/MSLA Continuation
- ▶ Military Services Leave of Absence
- ▶ Newlywed and Newborn Provision
- ▶ 24-Hour Travel Assistance Services
- ▶ Off the Job Coverage

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-9547, 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.

Benefits	Amount
Ambulance	\$200 Ground, \$1,000 Air
Blood, Plasma and Platelets	\$200
Burns	1st degree burns not included; 2nd or 3rd degree burns \$75 to \$15,000 (based on % of burn and degree); Skin Graft - 25% of benefit payable for Burns
Chiropractic Services (per Visit)	\$25 per session, 6 sessions maximum
Coma	\$7,500
Concussion	\$350
Dental Injury	\$120 for Crown; \$40 for Extraction
Diagnostic Exams	\$150 per CT/MRI scan
Dislocation	To \$1,136 for Non-surgical; To \$2,272 for Surgical; Partial - 25% of full dislocation; Multiple - 100% of highest dislocation benefit
Emergency Treatment	\$200.00
Epidural Anesthesia Injection (per Injection)	\$75, 2 maximum
Eye Injury	\$100 for removal of foreign object, \$200 for surgical repair
Fractures	To \$1,500 for Non-surgical; To \$3,000 for Surgical repair; Chip fracture: 25% of non-surgical benefit; Multiple fractures: 100% of highest sustained fracture
Initial Hospital Admission	\$900
Hospital Confinement (per Day)	\$230, 365 days maximum
Intensive Care Unit (ICU) Confinement (per Day)	\$300, 30 days maximum
Lacerations	To \$600
Lodging (per Day)	\$150 per day up to 30 days if more than 100 miles from residence
Medical Appliances	\$300
Paralysis	\$7,500 quadriplegia; \$3,750 paraplegia/hemiplegia
Physical Therapy (per Session)	\$35, 10 sessions maximum
Physician Visit	\$100 Initial, \$100 Follow-up; Physician Follow-up Treatment: \$35 up to 6 visits
Prosthesis	\$2,000 for one, \$4,000 for two or more
Rehabilitation Facility Confinement (per Day)	\$75, 30 days maximum
Surgery	\$75 for Exploratory; \$225 for Knee Cartilage; \$750 for Abdominal or Thoracic; \$375 for Ruptured Disc; to \$450 Tendon, Ligament, or Rotator cuff
Transportation	\$360, if more than 100 miles from residence
Accidental Death Benefits	Amount
Employee AD&D	\$17,500
Spouse AD&D	\$8,750
Child AD&D	\$5,000
Common Carrier	100%
Accidental Dismemberment Benefits	% of AD Benefit Amount
Single Loss	50%
Multiple Loss (Catastrophic)	100%
Thumb / Finger / Toe	1%
2+ Thumb / Finger / Toe	3%
Speech	100%
Wellness (Health Screening) Benefit	Amount
Wellness (Health Screening)	\$50

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