

Plan Highlights

Voluntary Group Critical Illness Insurance



The Liberty Company Insurance Brokers, Inc.

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

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 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 \$5,000 to a maximum of \$20,000 in \$5,000 increments.

Spouse: Choose from a benefit of \$5,000, \$7,500 or \$10,000, not to exceed 50% of approved employee amount.

Child(ren): 50% of approved employee amount up to a maximum of \$10,000.

GUARANTEED ISSUE

Employee: \$20,000

Spouse: \$10,000

Child(ren): \$10,000

CONTRIBUTION REQUIREMENTS

Coverage is 100% Employee Paid.

RATES

See attached Rate Sheet

FEATURES

DIAGNOSIS ADULT	BENEFIT
Coronary Disease	25%
Heart Attack	100%
Life Threatening Cancer	100%
Major Organ Failure	100%
Stroke	100%
Skin Cancer	5%

- ▶ Lifetime Maximum Benefit – 1000% of Insurance Amount
- ▶ Military Services Leave of Absence
- ▶ Subsequent Occurrence Benefit – 100% of benefit if diagnosed 3 months or later
- ▶ Recurrence Benefit (Same Illness) – 100% of benefit if diagnosed 6 months or later
- ▶ Transfer of Coverage
- ▶ Portability to employee age 70
- ▶ Waiver of Premium - Hospital Confinement
- ▶ **Wellness (Health Screening) Benefit – \$100**

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-9537, 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.

Reliance Standard Voluntary Plans Critical Illness Insurance Premium Table

Plan Holder: The Liberty Company Insurance

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 = their age at their last birthday.
 - When selecting an amount of insurance you must select at pre-age 70 benefit amount.
- 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 Semi Monthly Non-Tobacco User Premiums

Benefit Amount	Age 0-29	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70-74	Age 75-79	Age 80-84	Age 85+
\$5,000	\$0.25	\$0.50	\$0.63	\$0.80	\$1.13	\$1.53	\$2.08	\$2.73	\$4.03	\$5.60	\$8.98	\$10.95	\$19.10
\$10,000	\$0.50	\$1.00	\$1.25	\$1.60	\$2.25	\$3.05	\$4.15	\$5.45	\$8.05	\$11.20	\$17.95	\$21.90	\$38.20
\$15,000	\$0.75	\$1.50	\$1.88	\$2.40	\$3.38	\$4.58	\$6.23	\$8.18	\$12.08	\$16.80	\$26.93	\$32.85	\$57.30
\$20,000	\$1.00	\$2.00	\$2.50	\$3.20	\$4.50	\$6.10	\$8.30	\$10.90	\$16.10	\$22.40	\$35.90	\$43.80	\$76.40

Employee Semi Monthly Tobacco User Premiums

Benefit Amount	Age 0-29	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70-74	Age 75-79	Age 80-84	Age 85+
\$5,000	\$0.28	\$0.63	\$0.85	\$1.25	\$1.93	\$2.70	\$3.55	\$4.40	\$6.10	\$8.60	\$11.73	\$13.15	\$20.68
\$10,000	\$0.55	\$1.25	\$1.70	\$2.50	\$3.85	\$5.40	\$7.10	\$8.80	\$12.20	\$17.20	\$23.45	\$26.30	\$41.35
\$15,000	\$0.83	\$1.88	\$2.55	\$3.75	\$5.78	\$8.10	\$10.65	\$13.20	\$18.30	\$25.80	\$35.18	\$39.45	\$62.03
\$20,000	\$1.10	\$2.50	\$3.40	\$5.00	\$7.70	\$10.80	\$14.20	\$17.60	\$24.40	\$34.40	\$46.90	\$52.60	\$82.70

Spouse Semi Monthly Non-Tobacco User Premiums

Benefit Amount	Age 0-29	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70-74	Age 75-79	Age 80-84	Age 85+
\$5,000	\$0.25	\$0.50	\$0.63	\$0.80	\$1.13	\$1.53	\$2.08	\$2.73	\$4.03	\$5.60	\$8.98	\$10.95	\$19.10
\$7,500	\$0.38	\$0.75	\$0.94	\$1.20	\$1.69	\$2.29	\$3.11	\$4.09	\$6.04	\$8.40	\$13.46	\$16.43	\$28.65
\$10,000	\$0.50	\$1.00	\$1.25	\$1.60	\$2.25	\$3.05	\$4.15	\$5.45	\$8.05	\$11.20	\$17.95	\$21.90	\$38.20

Spouse Semi Monthly Tobacco User Premiums

Benefit Amount	Age 0-29	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70-74	Age 75-79	Age 80-84	Age 85+
\$5,000	\$0.28	\$0.63	\$0.85	\$1.25	\$1.93	\$2.70	\$3.55	\$4.40	\$6.10	\$8.60	\$11.73	\$13.15	\$20.68
\$7,500	\$0.41	\$0.94	\$1.28	\$1.88	\$2.89	\$4.05	\$5.33	\$6.60	\$9.15	\$12.90	\$17.59	\$19.73	\$31.01
\$10,000	\$0.55	\$1.25	\$1.70	\$2.50	\$3.85	\$5.40	\$7.10	\$8.80	\$12.20	\$17.20	\$23.45	\$26.30	\$41.35

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 \$10,000

To calculate Dependent Child(ren) Benefit:

Employee Benefit Amount x 50% = Dependent Child(ren) Benefit. No rounding needed.

Dependent Child(ren) Rate is include in Employee Rates.

Please Note: One rate and benefit amount for all eligible children in family, regardless of number.

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.