

Plan Highlights



Group Voluntary Employee Life/AD&D and Dependent Life Insurance

Reformed Benefits Association

ELIGIBILITY

All active, full-time and domestic part-time employees of a Christian Reformed Church in North America or Reformed Church in America congregation, institution, agency or eligible affiliated organization regularly scheduled to work a minimum of 20 hours per week.

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(1) from live birth to 26 years. 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.

*natural and adopted children; stepchildren and foster children in your custody.

BENEFIT AMOUNT

Voluntary Life/AD&D:

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

Dependent Life

Spouse

Choose from a minimum of \$10,000 to a maximum of \$250,000 in \$10,000 increments

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

Dependent Child(ren)

Live birth to age 26 : \$10,000

GUARANTEED ISSUE (INITIAL ELIGIBILITY PERIOD ONLY)

Employee: \$200,000

Spouse: \$30,000

Child: all child amounts are guaranteed issue

CONTRIBUTION REQUIREMENTS

Employee: 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
70		50%

FEATURES

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

VALUE ADDED SERVICES

- ▶ Bereavement Counseling Service
- ▶ Travel Assistance Service

EXCLUSIONS

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.