

Plan Highlights

Voluntary Group Accident Insurance



Reformed Benefits Association

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 child care.

ELIGIBILITY

Each Active Full-Time Employee working 30 or more hours per week, ordained Minister* or part-time Domestic Employee scheduled to work 20-29 hours per week of an eligible institution, agency or affiliated organization. * With respect to a Minister: "Full-Time means active employment with no minimum hourly requirement. Except any person employed on a temporary or seasonal basis.

Dependents: You must be insured in order for Dependents to be covered. Dependents are:

- ▶ Your legal spouse. Spouse must be under age 70 at date of application.
- ▶ Your dependent children* from birth to 26 years.

*natural, legally adopted, children dependent on Insured during waiting period before adoption, stepchildren, and foster children in your custody

BENEFIT AMOUNT

See Full Schedule of Benefits on next page

BENEFIT REDUCTION DUE TO AGE- AD&D

(applicable to employee/spouse coverage)

Age	Original Benefit Reduced to:
65-69	50%
70+	25%

CONTRIBUTION REQUIREMENTS

Coverage is 100% employee paid.

FEATURES

- ▶ Portability to employee age 70

EXCLUSIONS

Benefits will not be paid for any loss caused by: sickness; suicide; war; air travel (except as a passenger on commercial flights); assault/felony; acute or chronic intoxication; voluntary consumption of illegal or controlled substance or prescribed narcotic or drug; or injuries arising out of or in the course of employment for wage or profit

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 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-9453-0111 ,et al.

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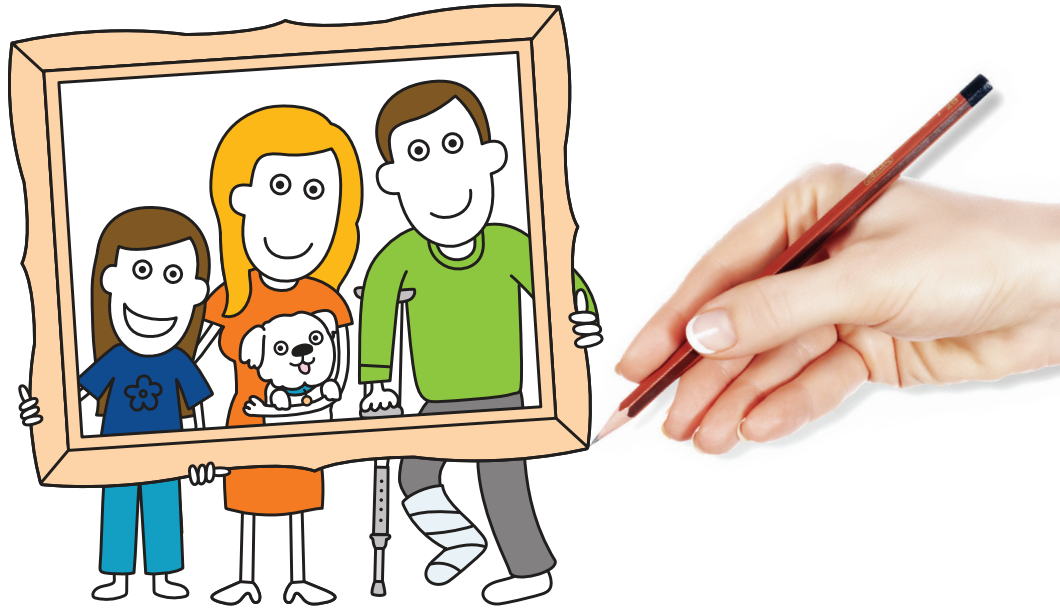
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SCHEDULE OF BENEFITS

	Plan B
Emergency Care Benefits	
Ambulance Transportation	\$150 Ground, \$750 Air
Emergency Treatment	\$200
Diagnostic Examination (once per covered accident)	\$200
Initial Physician Office Visit (once per covered accident)	\$75
General Treatment Benefits	
Initial Hospital Admission(once per covered accident)	\$1,000
Initial ICU Hospital Admission	\$1,500
Hospital Confinement per day	\$250, 365 days max
ICU Confinement per day	\$500, 30 days max
Rehabilitation Facility Confinement	\$100/day, 30 days max
Follow-up Physician Office Visit (once per covered accident)	\$75
Transportation(more than 100 miles, 3 roundtrips max)	\$450
Lodging (for 1 person, more than 100 miles from residence)	\$150/day, 30 days max
Paralysis Benefits	
Paralysis Benefits	\$15,000 quadriplegia; \$7,500 paraplegia/hemiplegia
Surgery Benefits	
Surgery Benefits	\$150 for Exploratory no repair; \$450 for Knee Cartilage; \$1,500 for Abdominal or Thoracic; \$750 for Ruptured Disc; Up to \$900 Tendon, Ligament, or Rotator Cuff
Transitional Benefits	
Medical Appliance	\$150
Prosthesis	\$1,500 for two or more, \$750 for one
Physical Therapy	\$35 per session, up to 6 sessions
Specific Covered Injury & Treatment Benefits	
Fractures	Up to \$7,500 for certain surgical repair; Up to \$3,750 for non-surgical; Chip: 25% of non-surgical full fracture benefit; Multiple: 100% of highest sustained fracture
Dislocations	Up to \$4,800 for surgical; Up to \$2,400 for non-surgical; Partial- 25% of non-surgical full dislocation; Multiple-100% of highest dislocation benefit
Blood/Plasma/Platelets	\$300
Burns	Up to \$1,600 for 2nd degree burns; Up to \$12,800 for 3rd degree burns; Skin Graft- 25% of benefit payable for Burns
Coma	\$7,500
Concussion	\$150
Dental Injury	\$300 for Crown; \$75 for Extraction
Eye Injury	\$150 for removal of foreign object; \$300 for surgical repair
Lacerations	Up to \$600
Accidental Death & Dismemberment Benefits	
Accidental Death	Employee: \$50,000 Spouse: \$25,000 Child: \$10,000 per child
Common Carrier	100% of Accidental Death Benefit
Accidental Dismemberment	
Single Loss- hand/foot/arm/leg/sight in one eye/hearing in one ear	50% of Accidental Death Benefit
Catastrophic Loss- 2+ losses (except thumb, finger or toe)	100% of Accidental Death Benefit
Thumb/Finger/Toe	\$500-\$1500
Catastrophic Loss of Speech	100% of Accidental Death Benefit

Voluntary Accident Insurance



Draw on the protection provided by your benefits.

Great news! Your employer is offering you the opportunity to purchase accident insurance at group rates from Reliance Standard, a trusted benefits carrier in business for over a century.



No one likes to think about the possibility of an accident, but the very likelihood is inescapable. Think about it: Have you or anyone in your family ever had an automobile accident? Slip and fall? How about a bicycle or skiing accident? When was the last time you saw the inside of an Emergency Room? If you're like most Americans, it wasn't too long ago!



Medical insurance offsets most of the treatment costs for injuries resulting from an accident. But what about the out of pocket costs you don't consider? There's time off from work while you or a loved one convalesces, doctor visits and hospital co-pays, medical insurance deductibles, maybe child care expenses—even stocking up on ibuprofen and bandages! It's inconvenient, expensive, and can make a serious dent in a family's savings. Accident insurance provides a hedge against this possibility, paying a fixed, lump-sum benefit for injuries resulting from a covered accident—up to and including death if your employer's plan includes that provision.

These benefits are paid directly to you or your designee, to use however you wish. The benefit schedule specifies payment amounts for events like hospitalizations, Emergency Room treatments, surgery, coma, paralysis, major diagnostic tests, physical therapy, fractures, burns, dislocations, etc.



“I already have medical insurance for those things.”

Medical insurance is a necessity to cover treatment costs for injuries sustained in an accident. You may have other insurance, like auto or homeowner's insurance that may come into play when you or a loved one is involved in an accident.

But treatment costs are only one piece of the financial puzzle when someone is injured. Lost wages and increased household expenses, paired with the leftover costs medical insurance doesn't cover such as co-pays and deductibles, can mean bills piling up just when you're least able to keep up with them.

“OK, so I have an accident. It's not a big deal.”

The economic impact of these fatal unintentional injuries amounted to about \$2,600 per capita, or about \$6,700 per household. These are costs that every individual and household pays for whether directly out of pocket, through higher prices for goods and services or through higher taxes.

— *National Safety Council, 2015*

“I don't see the value in another insurance policy.”

Think about this: You buy life insurance in the event you die. You buy disability insurance in the event you can't work for a period of time because of an illness. But you buy medical insurance because you're pretty sure you're going to need it! Accident insurance is like that: the odds are good you or someone in your family is going to be injured in an accident at some point. And you can purchase coverage for you, you and your spouse, or your entire family. Further, your employer may offer a choice of plans that allow you to select the one that fits your need and budget best.

“What if I don't get approved?”

Actually, you cannot be turned down for this insurance if you are an eligible employee—coverage is guaranteed—and there is no medical underwriting.

“What do I do now?”

If you agree that you and your loved ones can benefit from this important coverage, it is easy to get started. Simply review the accompanying materials that provide more detail about the plan which includes a description of benefits, exclusions and limitations, and complete the Reliance Standard enrollment form supplied by your employer. If you have questions or require an enrollment form, please contact your Benefits Administrator.

Why Reliance Standard?

You are buying Accident insurance from Reliance Standard Life Insurance Company, a national insurer in business for over a century.

Do the math:

 **1 in 8**

Americans sought medical attention for an injury in 2013.

RELIANCE STANDARD
A MEMBER OF THE TOKIO MARINE GROUP

www.reliancestandard.com

This information is not an insurance policy and does not describe the entire plan. For more detailed information, you must ask your employer's Human Resources benefit manager. There is a detailed description of the plan's provisions, limitations and exclusions in the Certificate of Insurance which is issued to you after your application is processed.

The availability of the described products, benefits and features may vary by state.

Group accident coverage is underwritten by Reliance Standard Life Insurance Company and provided through policy form series LRS-9453-0111, et al. 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.

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