

Plan Highlights

RSL SmartChoice[®]

Short Term Disability (STD)

A Group STD Insurance Solution for Small Business

COVERAGE

Disability income protection insurance provides a benefit for "short term" disability resulting from a covered injury or sickness. Benefits begin at the end of the elimination period and continue while you are disabled up to the maximum benefit duration.

ELIGIBILITY

Employees: Each Active, Full-time working or more hours per week, except any person working on a temporary or seasonal basis.

EFFECTIVE DATE

BENEFIT AMOUNT

The weekly benefit is an amount equal to % of covered earnings, up to a maximum benefit of \$ per week.

BENEFITS COMMENCE

Injury (accident): Benefits begin on the 1st day of disability;

Sickness (illness): Benefits begin on the 8th consecutive day of disability.

MAXIMUM BENEFIT DURATION

Benefits for one period of disability, will be paid up to a maximum of weeks.

CONTRIBUTION LEVELS

Provided all participation requirements are met, employees may contribute up to 100% of premium. If the employer pays 100% of the premium, all eligible employees must be insured.

PARTICIPATION REQUIREMENTS

The following minimum participation requirements must be met.

- 2 eligible employees — both must be insured
- 3 to 5 eligible employees — all but one must be insured
- 6 to 9 eligible employees — all but two must be insured
- 10 to 19 eligible employees — 75% must be insured

FEATURES

- Pre-Existing Limitation — 3 months prior/6 months after
- Pre-Existing Benefit — the lesser of 50% of the STD benefit or \$50 for a maximum of 5 weeks
- Maternity covered as any other illness
- Partial Disability benefit included
- Transfer of Coverage provision

VALUE ADDED SERVICES

- Travel Assistance Services

EXCLUSIONS

Benefits will not be payable for any disability caused by: an intentionally self-inflicted injury; an act of war (declared or undeclared); commission of a felony; sickness covered by workers' compensation or other workers' disability law; injury occurring out of or in the course of work for wage or profit.

For a comprehensive list of exclusions, limitations, and any applicable benefit offsets, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to be eligible for coverage and benefits.

Presented by:

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