

## Plan Highlights

# RSL SmartChoice<sup>®</sup>

## Long Term Disability (LTD)

### A Group LTD Insurance Solution for Small Business

#### COVERAGE

Disability income protection insurance provides a benefit for "long 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 monthly benefit is an amount equal to 60% of covered earnings, up to a maximum benefit of \$ \_\_\_\_\_ per month.

#### ELIMINATION PERIOD

\_\_\_\_\_ consecutive days of disability

#### MAXIMUM BENEFIT DURATION

Benefits will not extend beyond the longer of: Social Security Normal Retirement Age or Duration of Benefits below:

#### Age at Disablement      Duration of Benefits

61 or less	to age 65
62	3 ½ years
63	3 years
64	2 ½ years
65	2 years
66	1 ¾ years
67	1 ½ years
68	1 ¼ years
69 or more	1 year

#### 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

- Own Occupation coverage — \_\_\_\_\_ months
- Rehabilitation provision
- Residual and Partial Disability
- Survivor Benefit — 3 months
- Transfer of Coverage provision
- Pre-Existing Limitation — 12 months prior/12 months after
- Pre-Existing benefit — 30% of basic monthly earnings to a maximum of \$3,750 (\$5,000 for select industries) payable for up to 12 months

#### 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; injury or sickness occurring while confined in any penal or correctional institution.

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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