

RSL SmartChoice[®]

Accident Insurance

A Group Accident Insurance Solution for Small Business

Plan Benefits and Features

Group Size	▶ 2 to 19 Employees
Coverage available	▶ 24-hour or non-occupational
Benefit Schedule	▶ See Schedule of Benefits on next page
Accidental Death & Dismemberment Benefits	▶ Accidental Death & Dismemberment is included as our standard.
AD&D Reduction Schedule	▶ AD&D benefits for employee and spouse reduce to 50% at age 65, to 25% at age 70 and terminate at retirement
Contributions	▶ Employers can pay all of, part of, or none of the premium
Carve Outs	▶ Permitted for 2 or more eligible employees within a class
Rate Guarantee	▶ Initial rate guaranteed for 24 months

Additional Plan information

Eligibility

Employer Eligibility: Most employers are eligible to participate. A list of ineligible businesses is shown on the opposite side of this page. Firms that have been in business for less than 1 year or have employees residing on employer's premises are also ineligible.

Employee Eligibility: Eligible employees are those actively working full time for a minimum of 30 hours per week year round (non-seasonal) who have satisfied the employer's minimum service requirement. Eligibility may be modified to include part-time employees working a minimum of 20 hours per week, provided less than 25% of the eligible employees are working less than 30 hours per week. Employees must be under age 70 to enroll for coverage.

Dependent Eligibility: Eligible dependents include an insured employee's spouse and dependent child(ren) from birth to 26 years. Spouse must be under age 70 to enroll for coverage.

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

Contribution Levels

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

Coverage Available

Groups with the following SIC codes are eligible for 24-hour coverage:

0741-0752	2893-2899	7211-7379
1521-1542	3011-3089	7382-7841
1711-1752	3511-3999	8111-8299
2011-2099	4724-4941	8611-8748
2211-2399	4961-5271	9111-9211
2434-2599	6011-6163	9222
2652-2891	6311-6799	9311-9661

All other eligible groups must have non-occupational coverage.

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Scheduled Benefits

Emergency Care	Plan A	Plan B	Plan C
Ambulance Transportation	\$100	\$150	\$200
Air Ambulance Transportation	\$500	\$750	\$1,000
Emergency Treatment	\$150	\$200	\$250
Diagnostic Exams	\$100	\$200	\$400
Initial Physician Office Visit	\$50	\$75	\$100
General Treatment	Plan A	Plan B	Plan C
Initial Hospital Admission	\$500	\$1,000	\$1,500
Initial Intensive Care Unit (ICU) Hospital Admission	\$1,000	\$1,500	\$2,250
Hospital Confinement per day	\$200	\$250	\$350
Intensive Care Unit (ICU) Confinement per day	\$400	\$500	\$700
Rehabilitation Facility Confinement per day	\$50	\$100	\$150
Follow-Up Physician Office Visit	\$50	\$75	\$100
Transportation	\$300	\$450	\$600
Lodging per day	\$100	\$150	\$200
Specified Covered Injury & Treatment Benefits	Plan A Surgical/Non-Surgical	Plan B Surgical/Non-Surgical	Plan C Surgical/Non-Surgical
Fractures	Up to \$5,000/Up to \$2,500	Up to \$7,500/Up to \$3,750	Up to \$10,000/Up to \$5,000
Chip Fractures	25% benefit of non-surgical full fracture	25% benefit of non-surgical full fracture	25% benefit of non-surgical full fracture
Multiple Fractures	100% of the highest benefit for any one fracture among all fractures sustained	100% of the highest benefit for any one fracture among all fractures sustained	100% of the highest benefit for any one fracture among all fractures sustained
Dislocations	Up to \$3,200/Up to \$1,600	Up to \$4,800/Up to \$2,400	Up to \$6,400/Up to \$3,200
Partial Dislocation	25% benefit of non-surgical full dislocation	25% benefit of non-surgical full dislocation	25% benefit of non-surgical full dislocation
Multiple Dislocations	100% of the highest benefit for any one dislocation among all dislocations sustained	100% of the highest benefit for any one dislocation among all dislocations sustained	100% of the highest benefit for any one dislocation among all dislocations sustained
Blood, Plasma and Platelets	\$200	\$300	\$400
2nd degree burns	Up to \$800	Up to \$1,600	Up to \$3,200
3rd degree burns	Up to \$6,400	Up to \$12,800	Up to \$25,600
Skin grafts due to burns	25% of burn benefit	25% of burn benefit	25% of burn benefit
Coma	\$5,000	\$7,500	\$10,000
Concussion	\$100	\$150	\$200
Dental Injury – Crown	\$150	\$300	\$400
Dental Injury – Extraction	\$50	\$75	\$100
Eye Injury – Removal of foreign object	\$100	\$150	\$200
Eye Injury – surgical repair	\$200	\$300	\$400
Lacerations	Up to \$400	Up to \$600	Up to \$800

Additional Plan Information

Schedule of Benefits

Surgery Benefits	Plan A	Plan B	Plan C
Exploratory Surgery (no repair)	\$100	\$150	\$200
Knee Cartilage	\$300	\$450	\$800
Abdominal or Thoracic Surgery	\$1,000	\$1,500	\$2,000
Ruptured Disc	\$500	\$750	\$1,000
Tendon, Ligament or Rotator Cuff	up to \$600	up to \$900	up to \$1,500
Transitional & Paralysis Benefits	Plan A	Plan B	Plan C
Medical Appliance	\$100	\$150	\$200
Prosthesis (One)	\$500	\$750	\$1,000
Prosthesis (Two or More)	\$1,000	\$1,500	\$2,000
Physical Therapy (per session)	\$25	\$35	\$50
Paralysis – Paraplegia or Hemiplegia	\$5,000	\$7,500	\$10,000
Paralysis – Quadriplegia	\$10,000	\$15,000	\$20,000

AD&D	Plan A	Plan B	Plan C
Employee Loss of Life	\$25,000	\$50,000	\$100,000
Spouse Loss of Life	\$12,500	\$25,000	\$50,000
Child(ren) Loss of Life	\$5,000 per child	\$10,000 per child	\$20,000 per child
Loss of Life on a Common Carrier	100% Loss of Life	100% Loss of Life	100% Loss of Life
Loss of a Hand, Foot, Arm, Leg, Sight in One Eye, Hearing in One Ear	50% Loss of Life	50% Loss of Life	50% Loss of Life
Loss of Finger, Thumb or Toe	\$250	\$500	\$500
Combination Loss of Two or More – Finger, Thumb or Toe	\$750	\$1,500	\$1,500
Catastrophic Loss – of Speech	100% Loss of Life	100% Loss of Life	100% Loss of Life
Catastrophic Loss – Two or More Losses Except Fingers, Thumbs or Toes	100% Loss of Life	100% Loss of Life	100% Loss of Life

Ineligible Businesses

The following groups are ineligible for the Accident Plan:

SIC Code(s)	Industry Classification
0111-0724	▶ Agricultural Services
0761-1499	▶ Farm Labor/Miscellaneous Nonmetallic Minerals
1611-1629	▶ Highway, Street & Heavy Construction
1761-1799	▶ Roofing & Siding/Special Trade Contractors
2111-2141	▶ Tobacco Products
2411-2431	▶ Logging/Millwork
2611-2631	▶ Pulp & Paperboard Mills
2892	▶ Explosives
3292	▶ Asbestos
3482-3489	▶ Ordnance & Accessories
4311	▶ U.S. Postal Service
4493	▶ Marinas
4612-4619	▶ Pipelines
4952-4959	▶ Sewerage Systems/Sanitary Services
5541	▶ Gasoline Service Stations
5921	▶ Liquor Stores
5983-5989	▶ Fuel Dealers
7011-7041	▶ Hotels, Motels, Organization Hotels & Lodging Houses
7381	▶ Detective, Guard or Armored Services
7911-7999	▶ Dance Studios & Schools/Amusement & Recreation Services
8811	▶ Private Households
9221	▶ Police Protection
9223-9229	▶ Public Order & Safety
9711-9721	▶ National Security/International Affairs

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