

RSL SmartChoice® Small Group Products

Through RSL SmartChoice®, we offer flexible Small Group LTD, Life/AD&D, STD, Dental and Eye Care plans with competitive rates and flexible plan designs.

- For groups with 2 through 19 lives (3 to 19 for dental/eye care unless sold with two other lines of RSL coverage)
- Stand-alone product
- All coverages can be written on a stand-alone basis (eye care excluded)

Participation Requirements

All eligible employees need to be insured when the life insurance program is 100% employer-paid. If the plan requires employees to contribute toward the cost, the following participation is required:

Number of Eligible Employees	Minimum Number of Required Employees Covered
Two to five	All
Six to nine	All but one
10 through 19	75%

RSL SmartChoice Dental/Eye Care

- Groups of 2 through 19 lives (3 to 19 unless sold with two other lines of RSL coverage)
- Three comprehensive dental plans
- Managed Care/PPO dental options
- Child/Adult Orthodontia option
- Eye Care option
- Takeover coverage available (Type 3/Major services)

RSL SmartChoice LTD Plan Highlights

- \$7,500 monthly maximum benefit
- Guarantee issue
- Benefit percentage of 60%
- 60, 90 and 180 day elimination periods
- 36 month own occupation definition of disability
- Pre-existing condition benefit (30% to \$3,750)
- Rehabilitation benefit
- Survivor benefit (lump sum)

RSL SmartChoice LTD Benefit Duration

Preferred Risk Employees*

Age at Disablement	Benefit Duration
61 or less	To SSNRA
62	Three and a half years
63	Three years
64	Two and a half years
65	Two years
66	One and three quarter years
67	One and a half years
68	One and a quarter years
69 and over	One year

Standard Risk Employees**

Sickness	
61 or less	Lesser of five years or to SSNRA
62 or over	Refer to Preferred Risk table
Injury	Refer to Preferred Risk table

*Preferred Risk is defined as executive, administrative, sales, supervisory and clerical employees who have no manual labor duties and spend at least 50% of their time inside an office environment.

**Standard Risk is defined as all other employees not included in the definition of Preferred Risk.

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RSL SmartChoice LTD Plan Features

Guarantee issue	
Zero day residual benefit	
Monthly benefit maximum	.....\$7,500
Maximum benefit duration	.....See previous table
Maximum benefit percentage	.....60%
Integration	.....Full family
Elimination period	.....60, 90, 180 days
“Own Occupation” definition of disability	.....36 months
Partial disability	.....During elimination period, own occupation and any occupation period
Rehabilitation benefit	.....50% offset
Pre-existing condition benefit	.....30% to \$3,750 up to 12 months
Mental and nervous limitations	...Limited to 24 months outpatient*
Pre-existing condition limitations	..12/12 (where allowed by state law)
Minimum monthly benefit	.....11% of covered monthly earnings times the benefit percentage
Full maternity	
Survivor benefit	.....Three months
Drug and alcohol disorder limitations	.....Limited to 24 months outpatient

RSL SmartChoice LTD Pre-existing Condition Benefit

In the event that a disability is due to a pre-existing condition, an amount equal to 30% of an Insured's covered monthly earnings, less other income benefits, up to a maximum of \$3,750 is payable for a maximum of 12 months.

*Not applicable In all states

RSL SmartChoice LTD Income Insurance Exclusions

- Intentionally self-inflicted injury
- Act of war (declared and undeclared)
- Insured committing a felony
- Disability which occurs while confined in a penal or correctional institution

Exclusions vary by state.

RSL SmartChoice Life/AD&D

Small Group Term Life Insurance plans are offered to active, full-time employees working a minimum of 30 hours per week year round (non-seasonal) who have satisfied the employer's minimum service requirement.

RSL SmartChoice Life/AD&D Plan Highlights

- Simplified enrollment
- Guaranteed issue of \$50,000 for groups of two to five lives
- Guaranteed issue of up to \$75,000 for groups of six to nine lives
- Guaranteed issue of up to \$100,000 for groups of 10 through 19 lives
- Maximum benefit of \$200,000
- Plan designs offered include 1X earnings, 2X earnings, or flat amount of coverage for all
- All plans offer an equal amount of Life/AD&D
- Group life conversion privilege
- Waiver of premium provision included
- Accelerated death benefit
- Seat belt benefit included

Life Benefit

In the event of the death of an employee, from any cause, the Group Term Life benefit will be paid. The amount of insurance reduces by 50% at age 70 and terminates at retirement. Life benefit is convertible upon termination of one's employment. Employers can pay all of, part of, or none of the premium.

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AD&D Benefit

The amount of benefit is equal to the amount of Group Term Life insurance. The full benefit is payable for loss of life, both hands, both feet, sight of both eyes, one hand and one foot, one hand and sight of one eye, one foot and sight of one eye or speech and hearing.

One-half of the benefit is payable for the loss of one hand, one foot, sight of one eye, or speech or hearing. This benefit is payable in addition to any other benefits provided by the plan, subject to the terms of the Group Insurance policy.

AD&D Limitations/Exclusions

The benefit is payable provided the loss results from bodily injury caused solely by an accident and loss occurs within 365 days of the accident.

Only one benefit (the larger) will be paid for more than one loss resulting from any one accident.

Benefits will not be paid for loss resulting from suicide, intentionally self-inflicted injury, any act of war (declared or undeclared), sickness, disease or myocardial infarction, which contributes to the loss.

AD&D coverage terminates at retirement.

There is no waiver of premium or conversion privilege applicable to this coverage.

RSL SmartChoice STD Plan Highlights

- Guarantee issue
- Benefit options offered include 50%, 60%, 66-2/3%, 70% or flat amount of coverage for all.
- Weekly maximum benefit of \$1000
- Pre-existing condition benefit

RSL SmartChoice STD Benefit

The STD product covers from 50% to 70% of an insured employee's covered weekly earnings. The employer has the option of electing one of the following benefit percentages: 50%, 60%, 66-2/3%, 70%, or choose a flat weekly benefit amount for all eligible employees. Any flat benefit or flat benefit schedule must be in \$10 or \$25 increments with a maximum of \$1,000 per week.

For groups located in a state with a statutory disability benefit law, benefits will be limited to 20% of an employee's regular weekly earnings, up to a maximum benefit of \$1,000 per week.

RSL SmartChoice STD Benefit Plans Duration*

Benefit for one period of disability will be paid as follows:

Injury	From the first day
Sickness	From the eighth consecutive day

An employer has the option of choosing a benefit duration of 13 or 26 weeks. These benefits will be paid through the selected duration period provided the Insured remains disabled.

*Plans are non-occupational and end at retirement.

STD Pre-existing Condition Benefit

While this plan includes a 3/6 pre-existing condition limitation, we will pay a benefit to an Insured if:

- The Insured meets all of the requirements of disability under the policy
- Disability occurs during the first six months of coverage
- The disability is caused by a pre-existing condition

The pre-existing condition benefit will pay an amount equal to 50% of the weekly income benefit amount or \$50 per week, whichever is less, for a maximum benefit period of five weeks. The benefit will be paid once only during the first six months of coverage.

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STD Exclusions

- Intentionally self-inflicted injury
- Act of war (declared and undeclared)
- Insured committing a felony
- Sickness which is covered by a workers' compensation act, or other workers' disability law
- Injury which occurs out of or in the course of work for wage or profit

Termination of Small Group Insurance

The Insured's coverage will terminate if any of the following occur:

- The policy terminates
- The date the Insured no longer meets the eligibility requirements (including employee's retirement)
- The required premium is not paid within the grace period
- The date the Insured enters military service (not including Reserves or National Guard)

Termination will not affect a claim for a covered loss which occurred while coverage was in effect.

NOTE: The Small Group Products portion of this brochure is intended for use by agents and brokers only, and is not intended for distribution to the general public. The availability of the described products, benefits and features may vary by state. Coverage provided by policy series: LRS-6564, et al; LRS-6451, et al; LRS-6422, et al through Reliance Standard Life Insurance Company.