## Plan Highlights

# Voluntary Group Critical Illness Insurance



## YSS

### COVERAGE

Voluntary critical illness insurance provides a fixed, lump- sum benefit upon diagnosis of a critical illness, which can include heart attack, stroke, paralysis and more. 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

All Active Full-Time Employees working 30 hours or more, except if any person working on a temporary or seasonal basis.

### BENEFIT AMOUNT

**Employee:** $10,000
**Spouse:** $10,000

### GUARANTEED ISSUE

**Employee:** $10,000
**Spouse:** $10,000
**Child:** all child amounts are guaranteed issue

### CONTRIBUTION REQUIREMENTS

Coverage is 100% employee paid.

**Please see the attached rate table for your age specific premium.**



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. Product features and availability may vary by state.

## FEATURES

| DIAGNOSIS ADULT | BENEFIT |
|---|---|
| Carcinoma In Situ | 25% |
| Coronary Disease | 25% |
| Heart Attack | 100% |
| Life Threatening Cancer | 100% |
| Major Organ Failure | 100% |
| Parkinson's Disease | 100% |
| Ruptured Cerebral, Carotid or Aortic Aneurysm | 25% |
| Skin Cancer | 5% |
| Stroke | 100% |

- Lifetime Maximum Benefit – 1000% of Insurance Amount
- Subsequent Occurrence Benefit – 100% of benefit if diagnosed 3 months or later
- Recurrence Benefit (Same Illness) – 100% of benefit if diagnosed 6 months or later
- FMLA / MSLA Continuation
- Portability to employee age 70

**Exclusions** - A benefit will not be paid if the Critical Illness is caused by or contributed to by one of the following: an act of war, declared or undeclared; intentionally self-inflicted Injury; commission or attempted commission of a felony; the use of alcohol or drugs unless taken as prescribed by a Physician; a Sickness or Injury that occurs while confined in a penal or correctional institution; cosmetic or elective surgery that is not medically necessary; committing or attempting to commit suicide while sane or insane; participation in a riot or insurrection; for a Critical Illness Diagnosed outside of the US unless confirmed within the US; for a Critical Illness that follows a different Critical Illness Diagnosis for which a benefit has been paid, within a shorter time period than reflected under Features. (Subsequent Occurrence); and for the same Critical Illness for which a benefit has been paid, if it is Diagnosed within a shorter time period than reflected under Features. (Recurrence).

For a comprehensive list of exclusions and limitations, please refer to the Certificate of Insurance, which 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-9537-0118, et al.