

# Accidental Death & Dismemberment Plan

## Eligibility

- Employee: Each Active Full-Time Employee. Except any person working on a temporary or seasonal basis.
- Dependents: The employee must be insured in order for dependents to be covered. Dependents are:
- The employee's legal spouse if not legally separated.
  - The employee's unmarried financially dependent child(ren)\*, under 25 years \*natural and adopted children; stepchildren and foster children in the employee's custody
- A person may not have coverage as both an employee and dependent. Only one insured spouse may cover dependent children. Optional coverage for domestic partners may be available upon request.

Our standard eligibility includes employees who are US citizens working in the US; contact your sales office if you have employees who are not US citizens working in the US, and you'd like us to consider them in the eligibility.

## Principal Sum

|             |   |
|-------------|---|
| Employee:   | From \$10,000 To \$500,000 <sup>1</sup> in Increments of \$10,000 |
| Spouse:     | From \$5,000 To \$250,000 <sup>2</sup> in Increments of \$5,000   |
| Child(ren): | From \$2,000 To \$10,000 in Increments of \$2,000                 |

<sup>1</sup>Not to exceed 5 times Earnings for amounts over \$250,000.

<sup>2</sup>Not to exceed 50% of employee benefit

**Note:** Premium/benefit is payable in US currency. Rates are guaranteed for 36 Months

Participation Requirement: You must have the minimum participation of 5 insured employee lives.

## Benefit Schedule

|  |                     |
|--|---------------------|
| Loss of Life: .....                                | The Principal Sum   |
| Loss of Two or more members: .....                 | The Principal Sum   |
| Loss of Speech and hearing: .....                  | The Principal Sum   |
| Loss of One member: .....                          | ½ The Principal Sum |
| Loss of Speech or hearing: .....                   | ½ The Principal Sum |
| Loss of Thumb and Index Finger of Same Hand: ..... | ¼ The Principal Sum |

## Age Reduction

65% of the pre-age 65 amount at age 65; and 50% of the pre-age 65 amount at age 70. Terminates at Retirement.

# Accidental Death & Dismemberment Plan

## Plan 1 (Cont.)

### Standard & Additional Benefits

|                                   |          |
|-----------------------------------|----------|
| Accidental Death & Dismemberment: | Included |
| Conversion:                       | Included |
| Exposure & Disappearance:         | Included |
| Reserve National Guard:           | Included |
| Loss of Use:                      | Yes      |
| Seat Belt Benefit:                | 10%      |
| Air Bag Benefit:                  | 5%       |
| Seat Belt/Air Bag Max:            | \$25,000 |
| Travel Assistance:                | Yes      |

### Plan Cost Summary

| Class(es) | No. of Eligible Employees | Employee Only Per \$1,000 Benefit | Spouse Rate Per \$1,000 Benefit | Child(ren) Rate Per \$1,000 Benefit |
|-----------|---------------------------|-----------------------------------|---------------------------------|-------------------------------------|
| All       | 102                       | \$0.03                            | \$0.03                          | \$0.045                             |

**Note:** Premium/benefit is payable in US currency. Rates are guaranteed for 36 Months

Participation Requirement: You must have the minimum participation of 5 insured employee lives.

# Accidental Death & Dismemberment Plan

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**Accidental Death And Dismemberment Benefit** If an Insured suffers an accidental injury that results in death or dismemberment, we will pay the benefit specified.

The death or dismemberment must result from a bodily injury caused solely by an accident that occurs while the person is insured. The death or dismemberment must occur within one year of the accident for a benefit to be paid. Only one benefit (the larger) is paid for more than one loss resulting from any one accident.

## Definitions

"Member" means hand, foot, or eye.

"Loss" means, with respect to:

- a hand or foot, complete severance through or above the wrist or ankle joints;
- an eye, total and irrecoverable loss of sight;
- speech, total and irrecoverable loss of the function;
- hearing, total and irrecoverable loss of the hearing in both ears;
- a thumb and index finger, complete severance through or above the metacarpophalangeal joint.

## Conversion

If an Insured Person's employment terminates for any reason, he/she may convert this coverage to an individual accident policy unless he/she is no longer eligible because of age or termination of the Policy. No medical examination or other evidence of insurability is needed regardless of age or state of health as long as application is made and the first premium is paid within 31 days after the coverage ends.

The converted policy will be issued at existing individual rates, and the Principal Sum may not exceed the amount applying to the Insured Person under the Policy or \$250,000, whichever is less. This benefit is subject to the terms and provisions of the Policy.

Insured Dependents may be covered on the same basis unless they are no longer eligible because of age or termination of the policy.

## Exposure and Disappearance

If an Insured is exposed to the elements due to an accident and sustains a loss for which benefits would otherwise be payable, we will pay for that loss.

We will presume an Insured suffered loss of life due to an accident if:

- 1) he/she is riding in a conveyance that is involved in a covered accident;
- 2) as a result of the accident, the conveyance is wrecked, sinks, or disappears; and
- 3) the body is not found within one year of the accident.

## Reserve National Guard Coverage

We will cover an Insured while a member of an organized Reserve Corps or National Guard Unit and is:

- 1) en route to or from or attending any regularly scheduled or routine training of less than 60 days
- 2) attending a service school no matter how long it is, or is en route to or from that school
- 3) taking part in any authorized inactive duty training
- 4) taking part as a unit member in a parade or exhibition authorized by official orders.

No benefit is payable for any loss that occurs during active duty.

# Accidental Death & Dismemberment Plan

## Total Loss of Use Benefit

If an injury results in a Total Loss of Use we will pay a benefit provided that:

- 1) the Total Loss of Use occurs within 1 year of the injury
- 2) the Total Loss of Use continues for a period of 12 consecutive months after the onset
- 3) a proper medical authority shows that at the end of these 12 months the Total Loss of Use has been continuous and will be permanent
- 4) no benefit is payable for such loss under the Accidental Death and Dismemberment Benefit or Permanent Total Disability Benefit of the Policy.

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

| For Accidental Loss of:                        | Amount Payable                            |
|--|---|
| Both Arms and Legs                             | the Insured's Principal Sum               |
| Both Arms                                      | 2/3 of the Insured's Principal Sum        |
| Both Legs                                      | 2/3 of the Insured's Principal Sum        |
| One Arm and One Leg                            | 2/3 of the Insured's Principal Sum        |
| Both Arms and One Leg or Both Legs and One Arm | 3/4 of the Insured Person's Principal Sum |
| One Arm or One Leg                             | 1/2 of the Insured Person's Principal Sum |

In no event will we pay more than the Insured's Principal Sum for any one accident under this benefit, the Accidental Death and Dismemberment Benefit and if applicable, the Permanent Total Disability Benefit, Coma Benefit and Rehabilitation Benefit.

"Total Loss of Use" means loss of the ability to function because of:

- 1) incurable paralysis
- 2) stiffening

In addition, "Total Loss of Use" must affect the entire arm or leg from the shoulder or hip, including the hand or foot attached to it.

## Seat Belt

We realize the importance of observing safety guidelines when your employees travel. The precautionary measures they take could save their lives. The Seat Belt/Air Bag Benefit provides an additional benefit for an automobile accident.

We will pay an amount equal to a percentage of the Insured's Principal Sum. if:

- 1) the Insured dies as the result of bodily injury sustained while riding in or operating a four-wheel vehicle; and
- 2) a police report establishes that the Insured was properly strapped in a seat belt at the time; and
- 3) Accidental Death benefits are payable for the Insured's death.

We will also pay an additional percentage of the Insured's Principal Sum, as shown on the Proposal Summary, if the Insured was driving or riding in a four-wheel vehicle equipped with a factory-installed supplemental restraining system. The Insured must be positioned in a seat designed to be protected by an air bag and must be properly strapped in the seat belt when the air bag inflates. In addition, the police report must establish that the air bag inflated properly upon impact.

# Accidental Death & Dismemberment Plan

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The total maximum payable under this benefit is a specified dollar amount, as shown on the Proposal Summary.

If the police report does not clearly establish that the Insured was or was not wearing a seat belt at the time of the accident causing his/her death, we will pay \$1,000 in lieu of this benefit.

We will not pay a benefit for any loss sustained:

1. while driving or riding in any four-wheel vehicle used in a race, in a speed or endurance test, or for acrobatic or stunt driving
2. if the Insured is not wearing a seat belt for any reason
3. if the Insured is sharing a seat belt
4. due to a defect in the supplemental restraint system's diagnostic system.

## **Travel Assistance**

Travel assistance services provide medical assistance services for employees of our Accidental Death and Dismemberment Policyholders.

Whether the travel is for business or pleasure your covered employees as well as their spouse and unmarried children under the age of 20 (under age 26 for full time students) are covered.

All travel assistance services are available 24 hours a day through a multilingual staff who are prepared to act quickly and efficiently to serve your employees.

Travel assistance services are provided through On Call, LLC (On Call) and are not part of the insurance policy being proposed by Reliance Standard Life. On Call is not affiliated with us. We are not responsible for the content of the program or services provided or not provided by On Call. RSL has the right to discontinue offering these services at any time.

For full details about the travel assistance program including all services, limitations and exclusions, please contact your Regional Group Sales Representative.

# Limitations

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## EXCLUSIONS

The Policy does not cover any loss:

- 1) caused by or resulting from war or any act of war, declared or undeclared, except as shown under the War Risk provision, if included.
- 2) caused by an accident that occurs while in the armed forces of any country, except as shown under Reserve National Guard Coverage (any premium paid for any period not covered while an Insured is in such service will be returned pro-rata)
- 3) caused by or resulting from riding in, getting into or out of any aircraft except if:
  - a) the aircraft is any tested and approved civilian aircraft
  - b) the aircraft is being used at the time for transportation of passengers
  - c) the aircraft is operated by the then current rules of the authority having jurisdiction over the operation of the aircraft
  - d) the Insured is a passenger and not a pilot or crew member
  - e) the aircraft is not owned, leased, or operated by or on behalf of the policyholder, a participating member firm, the Insured or the employer of the Insured, if other than the policyholder, unless a specific written agreement has been obtained from us
- 4) to which sickness, disease, or myocardial infarction, including medical or surgical treatment thereof, where it is a contributing factor
- 5) caused by suicide, or intentionally self-inflicted injuries
- 6) sustained during the Insured's commission or attempted commission of an assault or felony.
- 7) to which the Insured's acute or chronic alcoholic intoxication is a contributing factor
- 8) to which the Insured's voluntary consumption of an illegal or controlled substance or a non-prescribed narcotic or drug is a contributing factor.

This is a comprehensive list of exclusions. Any or all may apply to a specific benefit. Some of these exclusions may not apply, depending on which options you have chosen, as shown on the Proposal Summary page. Please see your local sales representative for details.