

RSL SMARTCHOICE™ SHORT TERM DISABILITY (STD)

A Group STD Insurance Solution for Small Business

RELIANCE STANDARD

Plan Benefits and Features

Group Size	2 to 19 Employees
Weekly Benefit	- 50%, 60%, 66.7% or 70% of weekly earnings ¹ - Flat amount of coverage for all (not to exceed 70% of weekly earnings)
Maximum Weekly Benefit	\$1,000
Guarantee Issue	Coverage is available for all eligible employees who enroll on a timely basis (within 31 days of eligibility)
Elimination Period	Zero days injury / seven days sickness
Benefits Commence	First day injury / eighth day sickness
Benefit Period	Choice of 13 or 26 weeks
Pre-Existing Limitation	Three months prior / six months after
Transfer	Time covered under a prior short term disability plan will be credited toward satisfaction of any pre-existing limitation.
Pre-Existing Benefit	The benefit for disabilities due to a pre-existing condition in the first six months of coverage will be the lesser of 50% of the STD benefit or \$50 for a maximum of five weeks
Coverage Type	Non-occupational
Maternity Benefit	Paid as any other illness
Partial Disability Benefit	Provides a benefit to disabled employees who return to work part time or full time with restricted duties after being totally disabled for 30 days
Recurrent Disabilities	14 day return to work period
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 36 months

¹Definition of Earnings — basic salary exclusive of overtime, bonuses, and other special forms of compensation. Commission earnings will be based on the average earnings of the prior 24 months.

²Benefits for groups located in CA, HI, NJ, PR or RI are subject to a Maximum Weekly Benefit amount of 20% of weekly earnings up to the maximum benefit.

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 in business less than six months, firms not participating in Social Security and firms with 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.

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Additional Plan Information (continued)

Participation Requirements

The following participation requirements must be met:

- 2 to 5 eligible employees – all must be insured
- 6 to 9 eligible employees – all but one 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 premium. If the employer pays 100% of the premium, all eligible employees must be insured.

Group Policy Effective Date

SmartChoice STD effective date is the first of the month following receipt of all application submission materials.

Ineligible Businesses

The following types of groups are not eligible for the SmartChoice STD Plan:

SIC Code(s)	Industry Classification	SIC Code(s)	Industry Classification	SIC Code(s)	Industry Classification
0111-0971	Agriculture, Forestry, Fishing, Hunting & Trapping	3292 3482-3489	Asbestos Ordinance & Accessories	7381	Detective, Guard or Armored Services
1011-1241	Metal & Coal Mining	4311	U.S. Postal Service	7911-7999	Amusement & Recreation Services
1311-1499	Oil/Gas Extraction, Mining & Quarrying	4493 4612-4619	Marinas Pipelines	8082	Home Health Care Services
1611-1629	Heavy Construction	4952-4959	Sewer/Refuse	8811	Private Households
1761-1799	Special Trade Contractors	5541	Gasoline Service Stations	8999	Services, Nec
2111-2141	Tobacco Products	5812-5813	Eating & Drinking Places	9221-9229	Public Safety
2411-2431	Logging, Sawmills & Millwork	5921 5983-5989	Liquor Stores Fuel Oil Dealers	9711-9999	National Security/ International Affairs
2611-2631 2892	Pulp/Paper Mills Explosives	7011- 7041	Hotels/Motels		

Definition of Disability

An employee is considered disabled if he/she is unable to perform the material duties of his/her job, is under the regular care of a physician, and is not performing any work for payment.

Recurrent Disability

If a disability recurs more than 14 consecutive days after an employee returns to active full time work, a new benefit period begins.

Pre-Existing Condition

Any sickness or injury for which the insured received medical treatment, consultation, care or services, or took prescribed medicine during the 3 months prior to the insured's effective date of coverage. A limited benefit will be paid if a disability occurs within the first 6 months of coverage and the disability is caused by a pre-existing condition. The pre-existing condition benefit is the lesser of 50% of the weekly benefit or \$50, paid for a maximum benefit period of 5 weeks. The condition will be fully covered if the disability begins more than 6 months after the effective date.

This brochure is designed to highlight the features of RSL SmartChoice insurance plans underwritten by Reliance Standard Life Insurance Company. This brochure is not a contract. Information contained herein is subject to the group insurance policy provisions and the company's underwriting guidelines, and may be subject to change. The availability of this offer may change.

Insurance is provided by group policy form LRS-6451, et.al. issued to the Reliance Standard Group and Blanket Insurance Trust situated in Rhode Island.* Certain plan designs may not be available in all states.

Reliance Standard Life Insurance Company provides insurance products and services in all states (except New York), the District of Columbia, Puerto Rico, and the U.S. Virgin Islands. Product availability and features may vary by state/jurisdiction.

This brochure is intended for use by agents and brokers only. It is not intended for distribution to the general public.

To be appointed by Reliance Standard, please call 1-800-351-7500 x3971.

*Reliance Standard Employer Trust situated in Delaware for Pennsylvania employers. In SD, OR, LA and ME the policy is issued to the employer.