

# RSL SmartChoice<sup>®</sup> Critical Illness

## A Group Critical Illness Insurance Solution for Small Business

### Plan Benefits and Features

<b>Group Size</b>	▶ 2 to 19 Employees
<b>Benefit Waiting Period</b>	▶ 30 days where allowed by state law
<b>Benefit Options</b>	▶ \$5,000; \$10,000 or \$20,000
<b>Non-Medical Maximum</b>	▶ \$5,000
<b>Categories</b>	▶ Category 1- Cancer ▶ Category 2- Heart Attack and Stroke ▶ Category 3- Kidney (Renal) Failure and Major Organ Transplant
<b>Lifetime Benefit Maximum</b>	▶ 200% of selected and approved benefit per category
<b>Partial Benefit</b>	▶ A benefit payable of 25% of selected and approved benefit for Carcinoma in Situ (Category 1) and Coronary Artery Bypass (Category 2)
<b>Subsequent Occurrence Benefit</b>	▶ A critical illness diagnosed in a different category from a critical illness previously diagnosed for which a benefit has been paid under the policy will qualify for a benefit as long as the diagnoses are separated by 6 months or more.
<b>Recurrence Benefit</b>	▶ A critical illness diagnosed in the same category as a critical illness previously diagnosed, and for which a benefit has been paid under the policy, will qualify for a benefit of 50% of the original benefit provided the diagnoses are separated by 18 months or more.
<b>Concurrent Diagnosis</b>	▶ When multiple critical illnesses are diagnosed at the same time, only one benefit will be paid.
<b>Benefit Reduction Schedule</b>	▶ Benefit reduces 50% at age 70 and terminates at retirement
<b>Pre-Existing Limitation</b>	▶ Twelve months prior/twelve months after where allowed by state law
<b>Contributions</b>	▶ Employers can pay all of, part of, or none of the premium
<b>Carve Outs</b>	▶ Permitted for 2 or more eligible employees within a class
<b>Rate Guarantee</b>	▶ 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 employees residing on employer's premises are 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.

#### 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

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## Additional Plan Information

### 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.

### Pre-Existing Condition

Our Critical Illness plans include a "12/12" pre-existing condition limitation subject to state requirements. A pre-existing condition is any condition, whether specifically diagnosed or not, for which the insured received medical treatment, consultation, care or services, including diagnostic procedures, or took prescribed drugs or medicine, during the 12 months prior to the insured's effective date. Benefits would not be payable for a critical illness due to a pre-existing condition, should the insured be diagnosed with a critical illness due to such pre-existing condition within the first 12 months of coverage.

### Ineligible Businesses

The following groups are ineligible for the Critical Illness Plan:

SIC Code(s)	Industry Classification	SIC Code(s)	Industry Classification
0971-1499	▶ Hunting & Trapping/Miscellaneous Nonmetallic Minerals	7922-7929	▶ Theatrical Producers/ Entertainers
2111-2141	▶ Tobacco Products	7941-7999	▶ Amusement & Recreation Services
2892	▶ Explosives	8811	▶ Private Households
3292	▶ Asbestos	9221	▶ Police Protection
3482-3489	▶ Ordnance & Accessories	9223-9229	▶ Public Order & Safety
4311	▶ U.S. Postal Service	9511-9512	▶ Environmental Administration
4512-4581	▶ Air Transportation	9711-9721	▶ National Security/ International Affairs
5921	▶ Liquor Stores		
7381	▶ Detective, Guard or Armored Services		

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These insurance plans are 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-9401, et al. Certain Plan designs may not be available in all states.

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