

## Plan Highlights

# Group Supplemental and Dependent Life Insurance



### Communicare Health Services

#### ELIGIBILITY

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

**Dependents:** You must be insured for your Dependents to be covered.

Dependents are:

- ▶ Your legal spouse who is not legally separated or divorced from you;
- ▶ Your unmarried financially dependent children birth to 26 years;
- ▶ A person may not have coverage as both an Employee and Dependent;
- ▶ Only one insured spouse may cover dependent children;

#### BENEFIT AMOUNT

**Supplemental Life:** Choose from a minimum of \$25,000 to a maximum of \$300,000 in \$25,000 increments, not to exceed 5 times Earnings.

**Spouse:** Choose from a minimum of \$12,500, a maximum of \$50,000 in \$12,500 increments, not to exceed 100.00% of employee amount.

**Child(ren):** Birth to age 26 years: \$2,500 to \$10,000 in increments of \$2,500.

#### GUARANTEED ISSUE

Initial eligibility period only

**Employee:** \$200,000

**Spouse:** \$25,000

**Child(ren):** \$10,000

#### CONTRIBUTION REQUIREMENTS

Coverage is 100% Employee Paid.

#### BENEFIT REDUCTION DUE TO AGE

<u>Age</u>	<u>Original Benefit Reduced to</u>
65	65%
70	50%

#### RATES

See attached Rate Sheet



[www.reliancematrix.com](http://www.reliancematrix.com)

This Plan Highlight is not a complete description of the insurance coverage. Insurance is provided under group policy form LRS-6422, et al, et al. This is not a binding contract. Should there be a difference between this Plan Highlight and the contract, the contract will govern. The Certificate of Coverage will be made available to you that describes the benefits in greater detail; however a benefit will not be paid if caused or contributed by an exclusion listed in the Certificate. Product features and availability may vary by state.

Reliance Matrix is a branding name. Coverage is underwritten by Reliance Standard Life Insurance Company, which 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 offered by First Reliance Standard Life Insurance Company, Home Office, New York, NY. Where applicable, absence services are provided by Matrix Absence Management, Inc.

## Plan Highlights

# Voluntary Group Accidental Death & Dismemberment Insurance



### Communicare Health Services

#### ELIGIBILITY

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

**Dependents:** You must be insured for your Dependents to be covered.

Dependents are:

- ▶ Your legal spouse who is not legally separated or divorced from you
- ▶ Your unmarried financially dependent children birth to 26 years of age.
- ▶ A person may not have coverage as both an Employee and Dependent.
- ▶ Only one insured spouse may cover dependent children.

#### BENEFIT AMOUNT

**Employee:** Choose from a minimum of \$25,000 to a maximum of \$300,000 in \$25,000 increments, not to exceed 5 times Earnings.

**Spouse:** Choose from a minimum of \$12,500, a maximum of \$50,000 in \$12,500 increments, not to exceed 100% of employee amount

**Child(ren):** Birth to age 26 years: \$2,500 to \$10,000 in increments of \$2,500.

#### CONTRIBUTION REQUIREMENTS

Coverage is 100% Employee Paid.

#### AD&D SCHEDULE

For Accidental Loss of	Amount Payable
Life	100%
Two or More Members*	100%
Speech and Hearing	100%
One Member*	50%
Speech or Hearing	50%
Thumb and Index Finger of Same Hand	25%

\* "Member" refers to a hand, foot or eye

#### BENEFIT REDUCTION DUE TO AGE

(Applicable to employee / spouse coverage)

Age	Original Benefit Reduced to
65	65%
70	50%

#### RATES

See attached Rate Sheet

#### FEATURES

- ▶ Brain Damage Benefit
- ▶ Common Carrier Benefit
- ▶ COMA Benefit
- ▶ Conversion Privilege
- ▶ Day Care Benefit
- ▶ Education Benefit
- ▶ Exposure and Disappearance
- ▶ Felonious Assault
- ▶ Hospital Indemnity
- ▶ Seat Belt and Air Bag Benefit
- ▶ Total Loss of Use Benefit

#### VALUE-ADDED SERVICES

- ▶ Travel Assistance Services

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