

RSL SmartChoice[®] Small Group Insurance Products

Available to groups with 2 to 19 lives, unless otherwise specified. We offer comprehensive, flexible plan designs, which can be also offered as stand-alone products.

Our Small Group Package incorporates STD, LTD, Life/AD&D, Dental/Eye Care, Critical Illness and Accident.



RSL SmartChoice STD	RSL SmartChoice LTD	RSL SmartChoice Life/AD&D	RSL SmartChoice Dental/Eye Care
<ul style="list-style-type: none"> ▶ Weekly Maximum Benefit of \$1,500 ▶ Benefit options offered include 50%, 60%, 66-²/₃%, 70% or flat amount of coverage for all¹ ▶ Pre-existing Condition Benefit 	<ul style="list-style-type: none"> ▶ \$7,500 Monthly Maximum Benefit/ \$10,000 Monthly Maximum Benefit for Select Industries ▶ Benefit percentage of 60% ▶ 60, 90 and 180 day Elimination Periods ▶ "Own Occupation" Definition of Disability—36 months (60 months for Select Industries) ▶ Pre-existing Condition Benefit (30% to \$3,750/\$5,000 for Select Industries up to 12 months) ▶ Rehabilitation and Survivor Benefits 	<ul style="list-style-type: none"> ▶ Guaranteed Issue of \$50,000 for Groups of 2 to 5 Lives ▶ Guaranteed Issue of up to \$100,000 for Groups of 6 to 19 Lives ▶ Maximum Benefit of \$200,000 ▶ All plans offer an equal amount of Life/AD&D 	<ul style="list-style-type: none"> ▶ 3 comprehensive dental plans ▶ PPO dental option ▶ Adult and child orthodontia option ▶ Eye care option
RSL SmartChoice Critical Illness		RSL SmartChoice Accident	
<ul style="list-style-type: none"> ▶ Three plan design options/coverage levels – to \$20,000 maximum – to fit any group ▶ Three illness categories included: Cancer, Heart Attack/Stroke and Kidney Failure/Major Organ Transplant ▶ Includes Subsequent Occurrence Benefit (different category) and Recurrence Benefit (same category) ▶ Lifetime Benefit Maximum of 200% ▶ Helps optimize health and supplemental insurance coverages by preserving employee out-of-pocket expenses related to covered illnesses 		<ul style="list-style-type: none"> ▶ Guaranteed Issue coverage for dozens of common injuries, treatments ▶ Three plan design options/coverage levels to fit any group ▶ 24-hour or Non-Occupational coverage available ▶ AD&D coverage can be included or removed ▶ Helps with high-deductible health plan coverage by preserving employee out-of-pocket expenses related to covered injuries 	

Key Features

- ▶ Husband/wife & 100% family groups eligible
- ▶ 100% employer or employee paid at the same rates
- ▶ Class carve outs on all products
- ▶ No employee age restrictions
- ▶ Home based businesses on an exception basis
- ▶ No minimum premium requirements
- ▶ All products sold on a stand alone basis
- ▶ No employee applications required (list enrollment)
- ▶ All products are guaranteed issue

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

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 availability and features may vary by state.

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