

Plan Benefits and Features

	Plan A	Plan B
Group Size	3 to 19 Employees	
Preventive Coverage	100% - Deductible Waived	
Basic Coverage	80% - Subject to Deductible	80%, 90%, 100% - Subject to Deductible Basic services step-up incentive
Major Coverage	50% - Subject to deductible with a 12 month elimination period	
Orthodontic Coverage (eligible dependent children)	Not Available	50% - Subject to a 24 month elimination period with a \$1,000 life time orthodontic benefit
Annual Maximum Benefit	\$1,000	\$1,500
Annual Deductible	\$50	\$50
Endodontic Coverage	Major	Basic
Periodontal Coverage • Maintenance • Root Planning/Scaling • Surgical Perio		Basic Major Major
Takeover Benefits Option	Available	
Managed Dental Care Option	Available (subject to the availability of our Participating Provider Organization in a particular state)	
Eye Care Option	Available	
Contributions	Employers can pay all or part of premium Employees can pay up to 75% of the premium	
Carve Outs	Permitted for 3 or more eligible employees within a class	
Rate Guarantee	Initial rate guaranteed for 12 months	

NOTE: If group is eligible for takeover benefits, Reliance Standard waives the 12 month limitation for Major procedures for all current insureds and provides each member eligible for takeover with a \$500 internal maximum benefit on Major procedures during the first year only.

Additional Plan Information

Eligibility

Employer Eligibility: Most small businesses are eligible to participate. Those businesses that are ineligible to participate and those that are eligible with an additional premium load of 20% are shown on the last page.

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.

Additional Plan Information (continued)

Dependent Eligibility: Eligible dependents include an insured employee's spouse and unmarried children prior to their 19th birthday who do not work for the firm. In addition, unmarried children from their 19th birthday to the day before their 24th birthday are eligible if they are full time students attending an accredited educational institution and primarily dependent upon the employee for support and maintenance.

NOTE: Dependent ages may vary by state.

Participation Requirements

The following minimum participation requirements must be met:

- 3 – 5 eligible employees — all must be insured
- 6 – 9 eligible employees — all but one must be insured
- 10 – 19 eligible employees — 75% must be insured

Those employees and dependents that are covered for group dental coverage elsewhere may be counted toward satisfying the participation requirements if signed waiver form is submitted.

If a husband and wife are both employed by the same employer unit and the couple also has dependent children to be insured, either the husband or wife may elect to be insured as a dependent rather than as an employee, unless employer pays 100% of premium.

Firms that fall below three insured employees will have 90 days to bring the number of insureds up to the required minimum. If less than the required number of employees are insured after 90 days, the firm's coverage will be terminated.

Contribution Levels

Employers must contribute at least 25% of the premium. If the employer pays 100% of the premium, all eligible employees must be insured.

Group Policy Effective Date

SmartChoice Dental effective date is the first of the month following receipt of all application submission materials and is subject to Reliance Standard underwriting approval. Reliance Standard approval should be secured before terminating existing coverage.

Procedure Summary

Preventive procedures include periodic oral exams and cleanings, space maintainers, bitewing x-rays, fluoride application (under age 19) and sealants (under age 14).

Basic procedures include simple extractions, crown recementation, fillings and denture repairs. For Plan B, endodontics (root canals) is considered a Basic procedure.

Major procedures are subject to a one year elimination period and include periodontics (gum disease), gingival reconstructions, oral surgery, crowns, dentures, bridges, and repair of crowns and bridges. For Plan A, endodontics (root canals) is in Major.

Preventive Incentive

Plan B provides insureds with an incentive to receive preventive care. Preventive care, including regular checkups, decreases the chance that insureds will need major dental work in the future. Decreasing the frequency of major procedures saves you and your insureds money.

With Plan B, insureds enroll at 80% coinsurance for Basic procedures. By visiting the dentist and having any covered procedure done during their first benefit year of coverage, insureds qualify for 90% coinsurance the next benefit year. Continuing to visit the dentist annually and receiving any covered procedure qualifies them for 100% coinsurance in subsequent years. Insureds who do not receive a covered procedure in a benefit year, or have a break in coverage of one month or longer, revert to 80%. By again meeting the requirement, insureds can work their way back up to 100%. Coinsurance percentages are based on the Usual, Customary and Reasonable (UCR) charges for the geographic area where the service is performed.

Managed Care Option

Employers can save money over standard rates for Plans A & B with the Maximum Allowable Charge (MAC) option. With MAC, benefits are paid according to the MAC allowance for each procedure, which is the discounted fee per procedure offered through Participating Provider Organization (PPO) General Providers known as in-panel providers. Non-PPO (out-of-panel) dentists – who may charge more – also are limited to the MAC for their respective areas. MAC's are determined by the area in which the dental services are performed. An annual review of MAC allowances, adjusting limits as necessary, allows the benefits to "float" upward as dentists raise their fees. Without this feature, insureds' out-of-pocket expenses would continually increase.

MAC can save insureds money by lowering their out-of-pocket expenses if they visit a PPO General Provider dentist. The MAC fee is the maximum amount that a PPO General Provider dentist will charge and the maximum amount that Reliance Standard will reimburse. Expenses generally will be less if an insured chooses a PPO General Provider for his/her dental needs. If an insured chooses a PPO Specialist, he/she will still receive the maximum benefits allowed under the dental plan, but may experience higher out-of-pocket expenses.

Remember, no matter what dentist insured employees and their covered dependents choose, they receive coverage under this plan. However, there are distinct financial advantages to selecting a PPO General Provider dentist.

The sample comparison chart below will give you an idea of how insureds can save money by using MAC. It compares the cost of visiting a PPO General Provider versus a non-PPO dentist. Figures are based on a Santa Ana, California ZIP Code and may not reflect fees charged in other areas.

Example:

Major Procedure: Crown (porcelain with semiprecious metal)
PPO vs. Non-PPO: \$50 deductible – 50% coinsurance
Note how the same MAC allowance applies to non-PPO

PPO	MAC	Non-PPO	80th UCR
PPO dentist charge	\$550	Dentist charge	\$790
MAC allowance	\$550	MAC allowance	\$550
Annual deductible	\$50	Annual deductible	\$50
MAC less deductible	\$500	MAC less deductible	\$500
Coinsurance	50%	Coinsurance	50%
Insurance pays	\$250	Insurance pays	\$250
Insured pays	\$300	Insured pays	\$540

Savings to insured visiting a PPO General Provider: \$240

NOTE: 80th UCR indicates that 8 out of 10 dentists in a specific area charge at or below the plan allowance for a procedure.

Eye Care Option

Eye Care is an easy-to-administer schedule/defined benefit plan with no panel doctors. Choose any eye care provider! Insureds simply pay the eye doctor for all services, then submit a claim to Reliance Standard for reimbursement. Benefits are reimbursed according to the schedule shown below.

Eye Exam	\$35	Trifocal Lenses	\$65
Frame	\$40	Progressive Lenses	\$70
Single Vision Lenses	\$35	Lenticular Lenses	\$70
Bifocal Lenses	\$50	Contact Lenses	\$75
		(frames + single vision lenses)	

Frame/Lenses (glasses) and contacts are not both covered in the same 12 month period.

Takeover Option (Benefits and Conditions)

Takeover means that you and your insureds are given “credit” for calendar year deductibles accumulated under your existing plan. In addition, Reliance Standard waives the 12 month limitation for Major procedures for all current insureds and provides each member, eligible for takeover, with a \$500 internal maximum benefit on Major procedures during the first year only (this internal maximum will not apply commencing in the second year of coverage). Limited prior extraction coverage is provided. No other SmartChoice provisions will be affected.

To receive takeover benefits, your current Group Dental Plan must meet the following conditions:

1. Your current dental plan must have been in effect continuously for at least 18 months prior to the effective date
2. The effective date of our plan must immediately follow the termination date with your prior group carrier without any gaps or breaks in coverage
3. All Insureds on the effective date are eligible for takeover provisions. New hires to your group after the policy effective date must fulfill the usual limitations and deductibles
4. You must submit all of the following as evidence of your prior coverage:
 - a. copy of your previous insurance carrier’s most recent invoice
 - b. certificate or letter of acceptance from your previous insurance carrier that shows the effective date of your policy
 - c. date of termination of your dental plan with the prior carrier

Providing this proof rests on the firm or group requesting the takeover. Reliance Standard reserves the right to refuse takeover benefits regardless of submission. No insurance is in force until written acceptance is received from Reliance Standard.

NOTE: Takeover groups are subject to an additional 5% load to the rates.

Ineligible Businesses

The following types of businesses are not eligible for the SmartChoice Dental Plan:

1. Dentists' offices or clinics (SIC codes 8020-8028, 8072)
2. Association Groups, Membership Organizations, and Fraternal Organizations (SIC codes 8611-8699)
3. Trusts (SIC codes 6732-6733, 6091)
4. Unions (Taft Harley Trusts) where benefits and rates are subject to labor management negotiations
5. Voluntary arrangements (e.g., Cafeteria Plans, Section 125 Plans)

High Risk Businesses

The following types of businesses are eligible for the SmartChoice Dental Plan but are subject to an additional 20% adjustment to the rates:

- Jewelry Business (wholesale/retail)
- Automotive Dealers
- Direct Selling Establishments
- Security & Commodity Brokers/Dealers
- Insurance Agents, Brokers and Services
- Real Estate Agents/Developers
- Beauty Shops
- Funeral Services
- Educational Services
- Any business firm that indicates a portion of its employees are not to be considered eligible for coverage. The eligible employees are classified as a "carve out" group.

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 REL SGD 9000 Ed. 3-99 issued to the RSL 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, IN, WA and ME the policy is issued to the employer.

PLAN HIGHLIGHTS

GROUP DISABILITY INCOME

Our flexible Group Disability Income plan not only provides valuable income protection to employees, but also does it at an affordable cost. It can serve as a valuable benefit to help employers retain staff. Our Group Disability Income product has competitive rates and plan design flexibility. Companies can choose from many specially designed benefit packages to offer to their employees.

We offer a competitive "managed disability" program which includes the following (on a fully insured or administrative services only contract):

- **Licensed Rehabilitation Staff members**
- **Vocational and Rehabilitation Evaluation**
- **Assistance in Working with Social Security**
- **For groups with a minimum of 10 lives**
- **Maximum monthly benefits up to \$24,000**
- **Benefit percentage of 40% up to 66-2/3%**
- **Elimination periods from 30 days up to five years**
- **Elimination period interruption provision**
- **"Own Occupation" definition of disability from 12-60 months or to age 65**
- **Partial and residual benefit available**
- **Rate guarantees up to three years**

Optional benefits may be offered at an additional cost, such as: Work Incentive Benefit, Child Care Benefit, Survivor Benefit, and more.

Note: The above-listed highlights and options may not be available in all states.

Short Term Disability Plan Features (Non-Occupational Coverage)

- Maximum weekly benefit up to \$1,000 per week
- Benefit percentages up to 70%
- Benefit duration up to 52 weeks
- Claim services only option available
- Partial and residual benefit available

LTD Plan Features

Monthly benefit maximum.....	up to \$24,000 (a)
Maximum benefit duration.....	see ADEA options
Maximum benefit percentage.....	66-2/3% (b)*
Social Security integration:	
1) Primary.....	Yes (c)
2) Full family	Yes
3) All sources	Yes (c)
4) Backdoor	Yes (c)
Elimination period.....	60 days to five years
Interruption period	30 days
"Own Occupation" definition	
of disability	12-60 months, or to age 65
Residual disability	Yes
Partial disability	Yes
Rehabilitation benefit.....	Yes
Work Incentive benefit.....	Yes
Child care benefit.....	Yes
Specific indemnity benefit	Yes
Mental and nervous limitations.....	Yes (d)
Pre-existing condition limitation.....	Yes
Transfer of insurance provision.....	Yes
Minimum monthly benefit.....	\$100**
Full maternity coverage	Yes
Substance abuse limitation.....	Yes (d)
Rate guarantee	Up to three years
Recurrent disability	Yes (six months)

(a) Maximum depends on group characteristics; (b) benefit percentage in excess of 60% requires full family integration and also requires a certain percentage of employer contributions and/or plan design restrictions; (c) not available if benefit percentage is greater than 60%; and (d) may be covered as any other illness.

*Other options are available

**Up to 15% gross monthly benefit available (as low as \$50)

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PLAN HIGHLIGHTS

GROUP DISABILITY INCOME

Standard Age Discrimination Employment Act (ADEA) Options

Option A

Maximum Duration of Benefits: Benefits will not accrue beyond the longer of normal retirement age or:

Age at Disablement	Benefit Duration
Under age 60	to age 65
60 through 64	60 months
65 through 68	to age 70
69 or over	12 months

Option B

Maximum Duration of Benefits: Benefits will not accrue beyond the longer of normal retirement age or:

Age at Disablement	Benefit Duration
61 or less	to age 65
62	42 months
63	36 months
64	30 months
65	24 months
66	21 months
67	18 months
68	15 months
69 or over	12 months

Normal Retirement Age: Normal retirement age as defined by the 1983 Amendments to the United States Social Security Act and determined by the Insured's year of birth as follows:

Year of Birth	Normal Retirement
1937 or before	65 years
1938	65 years and 2 months
1939	65 years and 4 months
1940	65 years and 6 months
1941	65 years and 8 months
1942	65 years and 10 months
1943 through 1954	66 years
1955	66 years and 2 months
1956	66 years and 4 months
1957	66 years and 6 months
1958	66 years and 8 months
1959	66 years and 10 months
1960 and after	67 years

Option C

Age at Disablement	Benefit Duration
Under 69	to age 70
69 and over	12 months

Extended Disability Benefit

The Extended Disability Benefit provides a payment equal to 85% of the net LTD benefit up to a maximum monthly benefit of \$5,000, for up to an additional five years, for total disabilities that have reached the Maximum Benefit Duration, and if the Insured meets the requirements below.

The Insured meets all of the requirements of Total disability under the Policy

- A total disability as a result of injury or sickness reaches the plan's Maximum Benefit Duration
- The Insured is unable to perform two or more Activities of Daily Living without another person's assistance or verbal direction; or is Cognitively Impaired and needs another person's assistance or verbal direction, and
- Is either confined as an inpatient in a Skilled Nursing Home, Rehabilitation Facility or Rehabilitation Hospital in which patients receive care from licensed medical professionals; or is receiving Home Health Care or Hospice Care
- The Insured makes a written request for the benefit

LTD Exclusions

- Intentionally self-inflicted injury
- Act of war (declared or undeclared)
- Insured committing a felony
- Disability that occurs while confined in a penal or correctional institution

STD Exclusions

- Sickness covered by workers' compensation
- Injury occurring out of or in the course of work for wage or profit
- Intentionally self-inflicted injury
- Act of war (declared or undeclared)
- Insured committing a felony

Exclusions can vary by state.

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PLAN HIGHLIGHTS

GROUP DISABILITY INCOME

Termination of Group Disability Insurance

The group insurance policy is renewable annually. The Insured's coverage will terminate if any of the following occur:

- The policy terminates
- The date the Insured no longer meets the eligibility requirements
- If the required premium is not paid within the grace period
- The date the Insured enters military service (not including Reserve or National Guard)

NOTE: The Group Disability Income portion of this brochure is intended for use by agents and brokers only, and is not intended for distribution to the general public. The availability of the described products, benefits and features may vary by state. Coverage is provided by policy series: LRS-6564, et al through Reliance Standard Life Insurance Company; LRS-6451, et al through Reliance Standard Life Insurance Company.

PLAN HIGHLIGHTS

GROUP TERM LIFE/AD&D

Group Term Life/Accidental Death & Dismemberment (AD&D) insurance provides death benefits for employees covered under basic employee benefit plans. We offer: accelerated death benefit rider; waiver of premium with Critical Illness benefit; family and medical leave of absence coverage; counseling services; dependent coverage; and supplemental life coverage. A discount is available for employers who maintain a smoke-free workplace and provide wellness programs.

Group Term Life / AD&D Plan Highlights

- **Dependent Life Available**
- **Accelerated Death Benefit**
- **Smoke-Free and Wellness Program Discounts**
- **Waiver of Premium (with a Critical Illness Benefit)**
- **Conversion Feature**
- **Bereavement Counseling**
- **Flexible Benefit Schedules of Flat or Multiples of Salary**

Eligible Groups

Group Term Life Insurance is offered to active, full-time and part-time employees of employer groups of ten or more lives. Limited amounts may be continued on retired employees (retiree insurance may not be available in all states).

Benefit*

The Group Term Life benefit will be paid in the event of the death of an employee from any cause. This product offers a flexible plan design, and the characteristics most often used are based on multiple of salary, job classification, length of service or some combination of job related characteristics. State insurance laws usually require the amount of insurance be determined on factors pertaining to employment which preclude individual selection.

*Maximum in Texas is the greater of a) \$250,000; or b) seven times annual compensation.

NOTE: Benefit is limited to five times earnings.

Conversion Privilege

If employment terminates or an employee is no longer a member of an eligible class, the conversion privilege allows continuance of the life insurance protection. The employee may convert coverage to an individual non-term permanent plan of insurance. Term insurance is available in Minnesota. No medical examination or other evidence of insurability is required regardless of age or state of health as long as application is made and the first premium paid within 31 days of the date the employment terminates or the employee is no longer a member of an eligible class.

Accelerated Death Benefit

This benefit is designed to offset the high cost of medical care for the terminally ill employee by providing an advance payment of a portion of the death benefit. The benefit may be paid as a single lump sum or in installment payments mutually agreed upon by Reliance Standard and the insured employee. The Accelerated Death Benefit is payable one time only for any employee covered under

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PLAN HIGHLIGHTS

GROUP TERM LIFE/AD&D

this benefit. Consult your sales representative for details. This benefit may not be available to all policyholders.

Smoke-Free Discount and Wellness Program

A discount is available to new Group Term Life policyholders that have a corporate policy of a non-smoking, 100% smoke-free workplace or a company-sponsored wellness program. Verification of a non-smoking environment and wellness program from a corporate officer is required.

Waiver of Premium

Coverage continues as long as the person meets the definition of Total Disability, according to the plan provisions, until the earlier of:

- Age 70
- Death
- Retirement
- Failure to furnish the required proof of disability
- Refusal to be examined

Any provisions of the group insurance policy pertaining to reductions or terminations of insurance due to attainment of a specified age will apply.

In this case, "Total Disability" means an Insured's complete inability to engage in any type of work for wage or profit for which the employee is qualified by education, training or experience.* Periodic medical certification of disability is required.

*Varies in some states.

A Critical Illness Benefit is available with the Waiver of Premium provision in most states. It provides a one-time, lump sum payment to employees who qualify for waiver of premium resulting from one of five conditions or procedures listed below. The payment is equal to 10% of the employee's basic life insurance coverage up to \$100,000. This is not a pre-payment or acceleration of the life insurance benefit. The full death benefit remains in force.

The Critical Illness Benefit covers Total Disability caused by any of these common illnesses as defined in the Policy:

- Cancer — all forms of life-threatening cancer
- Heart Attack — an acute myocardial infarction caused by blockage of the coronary arteries
- Stroke — a stroke causing neurological deficiency or paralysis, lasting at least 180 days
- Kidney Failure — chronic renal failure with permanent, irreversible damage to both kidneys
- Major Organ Transplant — medically necessary transplant from another person of a major organ

Optional elimination periods, limiting ages, benefit duration and funding mechanisms are available. Contact your sales representative for further details.

NOTE: The Group Term Life/AD&D portion of this brochure is intended for use by agents and brokers only, and is not intended for distribution to the general public. The availability of the described products, benefits and features may vary by state. Coverage is provided by policy series: LRS-6422, et al through Reliance Standard Life Insurance Company.