

Plan Highlights

Voluntary Group Accidental Death & Dismemberment Insurance



Araz Group DE, LLC, dba HealthEZ

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 dependent children birth to 26 years, including natural, legally adopted, stepchildren and foster children*
- ▶ A person may not have coverage as both an Employee and Dependent. Only one insured spouse may cover dependent children.

*Please refer to the Certificate of Insurance for complete details

BENEFIT AMOUNT

Employee: Choose from a minimum of \$10,000 to a maximum of \$500,000 in \$10,000 increments.

Spouse: Choose from a minimum of \$5,000, to a maximum of \$250,000 in \$5,000 increments, not to exceed 50% of employee amount

Child(ren): Birth to age 26 years: Choose from a minimum of \$2,500 to a maximum of \$10,000 in \$2,500 increments

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
75	50%
80	25%

RATES

See attached Rate Sheet

FEATURES

- ▶ Common Carrier Benefit
- ▶ Conversion Privilege
- ▶ Day Care Benefit
- ▶ Education Benefit
- ▶ Exposure and Disappearance
- ▶ FMLA / MSLA Continuation
- ▶ Seat Belt and Air Bag Benefit

VALUE-ADDED SERVICES

- ▶ Travel Assistance Services



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This Plan Highlight is not a complete description of the insurance coverage. Insurance is provided under group policy form LRS-8604, 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.

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 features and availability may vary by state.