

**We've enhanced our
voluntary solutions**

Strategic products enhanced and backed by an experienced partner



Draw on our flexibility

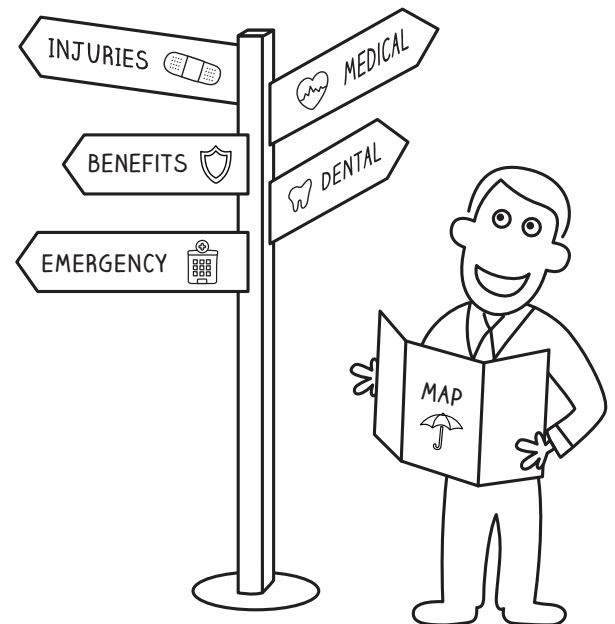
At Reliance Standard, we are committed to the voluntary benefits market. We have demonstrated this with the launch of our second generation of voluntary plans. As a partner of choice for brokers, we have designed flexible and easy to use voluntary benefit solutions that focus on your clients' needs.

Accident Insurance

No one likes to think about the possibility of an accident, but when it happens the financial havoc it can cause for families is very real. According to the National Safety Council (2017), costs related to all unintentional injuries amount to \$1,034.4 billion annually. Also consider the "hidden" costs associated with an unexpected injury that medical does not cover: time lost from work, satisfying deductibles, travel to and from doctor visits, and don't forget medications. Accident insurance provides a safety net against the incremental burdens and expenses an accidental injury can cause.

How does this affect you? It means you can offer your group clients an accident insurance plan that provides financial flexibility and benefit customization. Our Reliance Standard enhanced accident insurance plan puts the final plan design in your clients' hands. As a consultant, you can work with your group client to build a financially sound plan with benefits specifically tailored to their workforce.

Most carriers offer accident insurance plans with specific benefit amounts. One important feature of our enhanced accident insurance plan are the **"benefit multipliers."** Offering full financial flexibility, the benefit multipliers are connected to the plan's set benefit amounts and can be easily increased or decreased to design benefit plans that fit your group clients' needs. The best outcome is to deliver benefit plans that are relevant, valuable, affordable, and easy to use.



New Expanded Benefits

- ▶ Pain Management
- ▶ Chiropractic
- ▶ Coverage for services received outside of the United States
- ▶ Coverage for X-rays
- ▶ Enhanced benefit for school injuries (organized sports)
- ▶ Wellness Benefits

Critical Illness Insurance

Critical illness insurance is nothing new. In fact, it's been around since 1983 but continues to steadily evolve. Due to legislative changes, societal advancements, and industry-related improvements, critical illness insurance is one thing businesses and consumers both want and need.

A recent survey reported nearly all American employers (92 percent) believe voluntary benefits and services will be vital to their employee value proposition throughout the next three to five years. Sales of critical illness saw double-digit growth each year from 2010 – 2016, according to Eastbridge Consulting Group. Overall, sales during that time grew approximately 175 percent to more than \$550 million and sales of voluntary critical illness policies have now exceeded the sales of long-term disability, universal/whole life and cancer.

What does this information **mean for brokers like you?**
It means now's your time to sell critical illness products.

Medical costs are high for treatment of any illness, not just the top three: cancer, heart attack and stroke. Our Reliance Standard next generation product has an expanded 28 covered conditions including coverage for children and diseases unique to them. This is a great option for clients who want to custom design plans to fit different employee needs.



Reliance Standard Enhanced Voluntary Critical Illness

No categories or grouping, more flexibility in plan design - better protection for employees and families.

Legacy Core Benefits including

- ▶ Life Threatening Cancer
- ▶ Carcinoma In Situ
- ▶ Heart Attack
- ▶ Stroke
- ▶ Loss of Sight
- ▶ Coma
- ▶ Major Organ Failure
- ▶ Paralysis
- ▶ Severe Brain Damage
- ▶ Ruptured Cerebral, Carotid/Aortic Aneurysm
- ▶ Severe Coronary Artery Disease

Critical Illness Insurance Expanded Benefits



Ten New Covered Conditions

- ▶ Benign Brain Tumor
- ▶ Alzheimer's Disease
- ▶ Multiple Sclerosis
- ▶ Skin Cancer
- ▶ Parkinson's Disease
- ▶ Loss of Hearing
- ▶ Loss of Speech
- ▶ Motor Neuron Disease/ALS
- ▶ Occupational HIV
- ▶ Occupational Hepatitis



Seven Childhood Covered Conditions

- ▶ Cystic Fibrosis
- ▶ Muscular Dystrophy
- ▶ Down's Syndrome
- ▶ Type 1 Diabetes
- ▶ Cleft Lip or Palate
- ▶ Spina Bi ida
- ▶ Cerebral Palsy



Modified Wellness Benefit*

Family basis for counting Wellness Tests. Will offer one exam per covered person up to a maximum of four per family.

*This benefit is also offered with our accident plan.

Hospital Indemnity Insurance

No one likes to think about the possibility of hospitalization, but the likelihood - as well as the stress it can cause for families - is very real. Whether caused by injury or illness, a hospitalization can bring about not only lifestyle challenges, but tangible economic ones as well. And it's not a few Americans who are impacted each year by these occurrences; it's millions.

Major medical insurance plans can offset some of the treatment expenses, but there are "hidden" costs as well: time lost from work, satisfying deductibles, paying co-pays. And don't forget prescribed medications, transportation costs and other expenses. For these times, Reliance Standard offers Voluntary Hospital Indemnity (VHI) coverage.

Employers can add VHI at no direct cost if they choose, and employees enjoy the convenience of easy guaranteed issue coverage and convenient payroll deduction.

Key plan features include:

- ▶ **All coverage is Guaranteed Issue - no medical underwriting**
- ▶ **No pre-existing conditions or mental/nervous/substance abuse exclusions or limitations**
- ▶ No deductibles
- ▶ Eligible for Continuation of Coverage
- ▶ Customization available for groups of over 2,000 eligible lives
- ▶ HIPAA compliant
- ▶ Wellness benefit available



About Reliance Standard

Reliance Standard Life Insurance Company specializes in innovative and flexible employee benefits solutions including disability income, group term life and dental/vision insurance, a suite of voluntary (employee paid) coverage options and fully integrated absence management. Rated A+ (Superior) by A.M. Best and Standard & Poor's, we celebrated our centennial year in 2006.

Reliance Standard is a member of the Tokio Marine Group. The Tokio Marine Group operates in the property and casualty insurance, reinsurance and life insurance sectors globally. The Group's main operating subsidiary, Tokio Marine & Nichido Fire (TMNF), was founded in 1879 and is the oldest and leading property and casualty insurer in Japan.

Reliance Standard is here to help you craft voluntary insurance solutions for your group clients. Contact us today.

As an insurance professional, you have the knowledge and credibility to educate business leaders and consumers and make the sale: Be a consultant, offer flexible solutions, and expand your business in the process.

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