

# RELIANCE STANDARD

Life Insurance Company

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a **DELPHI** company

## Town of Cary Life Insurance Benefits Summary

### **Group Life and Accidental Death and Dismemberment:**

**Eligibility:** Includes all active employee's working 20 or more hours per week

**Employee Basic Life Plan:** 1 x salary to a maximum of \$250,000

**Dependent Basic Life Plan:** \$1,500 for Spouse and Children (thru age 20 or 25 if full time student)

**Retiree Life Plan:** \$10,000 (must have worked 25+ years for the Town of Cary)

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**Supplemental Additional Life:** employee paid through payroll deduction. (See attached cost tables)

**Employee Additional Life:** may be purchased in Increments of \$10,000 to a maximum of \$500,000.

– Employee Guarantee Issue Amount: \$200,000

**Spouse Additional Life:** may be purchased in Increments of \$10,000 to a maximum of \$500,000.

– Spouse Guarantee Issue Amount: \$50,000

– Spouse Life amount may not exceed 100% of employee's total group coverage amount.

**Dependent Child Life:** Choice of \$2,500, \$5,000, \$7,500 or \$10,000 (covers all dependent children thru age 20 or 24 if full time student).

– Child Life amount may not exceed 100% of employee's total group coverage amount.

*\*Evidence of Insurability is required if enrolling more than 31 days after eligibility and for all amounts above the Guarantee Issue amount.*

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### **Life Benefit Features:**

- **Age Reduction Schedule** – 65% at age 70, 50% at age 75 for Basic Life and Voluntary Group term Life.
- **Waiver of Premium** – Life Premium is waived while totally disabled. Eligibility to age 60, ends at age 70.
- **Conversion and Portability** - included.  
**Critical Illness Benefit-** If the insured qualifies for benefits in accordance with the Waiver of Premium provision- totally disabled, due to any of the following conditions; Life Threatening Cancer, Heart Attack, Kidney Failure, Major Organ Transplant, or Stroke. RSLI will pay insured 10% of life amount up to \$100,000
- **OnCall Travel Assistance Program** – offers employees access to medical care and other emergency services when traveling at least 100 miles from home or internationally. Includes medically necessary repatriation up to \$250,000. OnCall offers a full range of professional 24-hour medical, legal and travel assistance services.

- **Accelerated Benefit** – If an insured is diagnosed as terminally ill and is expected to die within 12 months, they may receive up to 75% or \$500,000 of their life benefit.
- **Bereavement Counseling**- In cooperation with Health Management Systems of America (HMSA), we offer a toll-free counseling service to all household members who experience the loss of a loved one. Professional counselors who are experienced with the human emotions associated with the death of a loved one are available to help those who want to reach out.

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**AD&D Benefit Features (Accidental Death and Dismemberment):**

- **Seat Belt Benefit** – Pays an additional 10% of AD&D amount up to \$25,000 if you die in an auto accident and are wearing a seat belt.
- **Air Bag Benefit** – Pays an additional 5% to a max of \$25,000 if you die in an auto accident and an air bag deploys.
- **Child Care Benefit** – Pays up to 25% of the AD&D coverage, with a maximum benefit of \$10,000, for child care when your surviving spouse goes back to work or obtains job training following the insured employee’s accidental death.
- **Higher Education Benefit** – Covers tuition expenses for children that are already in college or that will be starting college within a year of the insured employee’s death. Qualified tuition expenses would be reimbursed up to 5,000 per year, per child, for four consecutive years of college to a maximum of \$20,000.
- **Career Adjustment Benefit** – Makes it possible for the surviving spouse to learn a vocation through a professional or trade-related program. Qualified expenses would be paid up to \$3,000 of the AD&D coverage with a maximum of \$12,000 over 4 years
- **Permanent Total Disability Benefit** – if an employee is totally disabled in an accident. This benefit will pay 100% of the AD&D insurance benefit, at a rate of 1% per month for up to 100 months.
- **Disappearance Benefit** – 100% of the AD&D benefit will be paid if an insured member disappears due to an accident that could have reasonably resulted in death.
- **Other Covered Losses** - The amount of AD&D benefit for other covered losses is a percentage of the amount payable for Additional Life Insurance coverage on the date of the accident, as shown in the following table:

<u>Loss:</u>	<u>Percentage Payable:</u>
One hand or one foot	50%
Sight in one eye, speech, or hearing in both ears	50%
Two or more of the <i>Losses</i> listed above	100%
Thumb and index finger of the same hand	25%
Quadriplegia	100%
Hemiplegia	50%
Paraplegia	50%

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***\*\*This is a summary of benefits. The actual policy will govern the contract provisions and benefits.***

***\*\* For additional information beyond the scope of this summary of benefits please contact your human resource department.***