Coverage You Can Rely On

A summary of Group Voluntary Accident and Critical Illness insurance coverages available to you exclusively through Loyola University of Chicago.
Great news! Your employer is offering you the opportunity to purchase accident insurance at group rates from Reliance Standard, a trusted benefits carrier in business for over a century.

No one likes to think about the possibility of an accident, but the very likelihood is inescapable. Think about it: Have you or anyone in your family ever had an automobile accident? Slip and fall? How about a bicycle or skiing accident? When was the last time you saw the inside of an Emergency Room? If you’re like most Americans, it wasn’t too long ago!

Medical insurance offsets most of the treatment costs for injuries resulting from an accident. But what about the out of pocket costs you don’t consider? There’s time off from work while you or a loved one convalesces, doctor visits and hospital co-pays, medical insurance deductibles, maybe child care expenses—even stocking up on ibuprofen and bandages! It’s inconvenient, expensive, and can make a serious dent in a family’s savings.

Accident insurance provides a hedge against this possibility, paying a fixed, lump-sum benefit for injuries resulting from a covered accident—up to and including death if your employer’s plan includes that provision. These benefits are paid directly to you or your designee, to use however you wish. The benefit schedule specifies payment amounts for events like hospitalizations, Emergency Room treatments, surgery, coma, paralysis, major diagnostic tests, physical therapy, fractures, burns, dislocations, etc.

“I already have medical insurance for those things.”

Medical insurance is a necessity to cover treatment costs for injuries sustained in an accident. You may have other insurance, like auto or homeowner’s insurance that may come into play when you or a loved one is involved in an accident.
“OK, so I have an accident. It’s not a big deal.”
In 2012, about 1 out of every 8 Americans sought medical attention for an injury. The economic impact of these non-fatal unintentional injuries amounted to about $2,500 per capita, or about $6,600 per household. These are costs that every individual and household pays for whether directly out of pocket, through higher prices for goods and services or through higher taxes.
— National Safety Council, 2014

Voluntary benefits. So important.

But treatment costs are only one piece of the financial puzzle when someone is injured. Lost wages and increased household expenses, paired with the leftover costs medical insurance doesn’t cover such as co-pays and deductibles, can mean bills piling up just when you’re least able to keep up with them.

“I don’t see the value in another insurance policy.”
Think about this: You buy life insurance in the event you die. You buy disability insurance in the event you can’t work for a period of time because of an illness. But you buy medical insurance because you’re pretty sure you’re going to need it! Accident insurance is like that: the odds are good you or someone in your family is going to be injured in an accident at some point. And you can purchase coverage for you, you and your spouse, or your entire family. Further, your employer may offer a choice of plans that allow you to select the one that fits your need and budget best.

“What if I don’t get approved?”
Actually, you cannot be turned down for this insurance if you are an eligible employee—coverage is guaranteed—and there is no medical underwriting.

“Why Reliance Standard?”
You are buying Accident insurance from Reliance Standard Life Insurance Company, a national insurer in business for over a century.

“What do I do now?”
If you agree that you and your loved ones can benefit from this important coverage, it is easy to get started. Simply review the accompanying materials that provide more detail about the plan which includes a description of benefits, exclusions and limitations, and complete the Reliance Standard enrollment form supplied by your employer. If you have questions or require an enrollment form, please contact your Benefits Administrator.

— National Safety Council, 2014

one in eight
Americans sought medical attention for an injury in 2012.
Voluntary Group Accident Insurance

**Coverage**
Voluntary accident insurance provides a range of fixed, lump-sum benefits for injuries resulting from a covered accident, or for accidental death and dismemberment (if included). These benefits are paid directly to the insured and may be used for any reason, from deductibles and prescriptions to transportation and child care.

**Eligibility**

**Employees:** Each Active Full-Time Employee working 30 or more hours per week, except any person working on a temporary or seasonal basis. Employee must be under age 70 at date of application.

**Dependents:** You must be insured in order for Dependents to be covered.

Dependents are:
- An eligible employee’s legal spouse. Spouse must be under age 70 to enroll.
- Your dependent children* from live birth to 26 years.
  - *natural, legally adopted, children; children dependent on you during waiting period before adoption, stepchildren, and foster children in your custody
- Age limit does not apply to handicapped children.

A person may not have coverage as both an Employee and Dependent.

**Benefit Amount**
See Full Schedule of Benefits on next page

**Benefit Reduction Due to Age: AD&D**
(applicable to employee/spouse coverage)

<table>
<thead>
<tr>
<th>Age</th>
<th>Original Benefit Reduced to:</th>
</tr>
</thead>
<tbody>
<tr>
<td>65</td>
<td>50%</td>
</tr>
<tr>
<td>70</td>
<td>25%</td>
</tr>
</tbody>
</table>

**Contribution Requirements**
Coverage is 100% employee paid.

**Rates**

**Monthly Cost Summary**

- Employee Only: $17.20
- Employee and Spouse: $27.15
- Employee and Child(ren): $32.67
- Family: $43.22

**Features**
- Portability – To Employee Age 70
- FMLA/MSLA Continuation
- Wellness Benefit – $75

**Exclusions**
Benefits will not be paid for any loss caused by: sickness; suicide; war; air travel (except as a passenger on commercial flights); assault/felony; acute or chronic intoxication; voluntary consumption of illegal or controlled substance or prescribed narcotic or drug.

For a comprehensive list of exclusions and limitations, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to be eligible for benefits.

This Plan Highlights is a brief description of the key features of the RSL insurance plan. The availability of the benefits and features described may vary by state. It is not a certificate of insurance or evidence of coverage. Insurance is provided under group policy form LRS-9453-0111, et al.
# Voluntary Group Accident Insurance

## Schedule of Benefits

<table>
<thead>
<tr>
<th>Emergency Care Benefits</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Ambulance Transportation</td>
<td>$150 Ground, $750 Air</td>
</tr>
<tr>
<td>Emergency Treatment</td>
<td>$200</td>
</tr>
<tr>
<td>Diagnostic Examination (once per covered accident)</td>
<td>$200</td>
</tr>
<tr>
<td>Initial Physician Office Visit (once per covered accident)</td>
<td>$75</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>General Treatment Benefits</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Initial Hospital Admission (once per covered accident)</td>
<td>$1,000</td>
</tr>
<tr>
<td>Initial ICU Hospital Admission</td>
<td>$1,500</td>
</tr>
<tr>
<td>Hospital Confinement per day</td>
<td>$250, 365 days max</td>
</tr>
<tr>
<td>ICU Confinement per day</td>
<td>$500, 30 days max</td>
</tr>
<tr>
<td>Rehabilitation Facility Confinement</td>
<td>$100/day, 30 days max</td>
</tr>
<tr>
<td>Follow-up Physician Office Visit (once per covered accident)</td>
<td>$75</td>
</tr>
<tr>
<td>Transportation (more than 100 miles, 3 roundtrips max)</td>
<td>$450</td>
</tr>
<tr>
<td>Lodging (for 1 person, more than 100 miles from residence)</td>
<td>$150/30 days max</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Paralysis Benefits</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Paralysis Benefits</td>
<td>$15,000 quadriplegia; $7,500 paraplegia/hemiplegia</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Surgery Benefits</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Surgery Benefits</td>
<td>$150 for Exploratory no repair; $450 for Knee Cartilage; $1,500 for Abdominal or Thoracic; $750 for Ruptured Disc; Up to $900 Tendon, Ligament, or Rotator Cuff</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Transitional Benefits</th>
<th></th>
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</thead>
<tbody>
<tr>
<td>Medical Appliance</td>
<td>$150</td>
</tr>
<tr>
<td>Prothesis</td>
<td>$1,500 for two or more, $750 for one</td>
</tr>
<tr>
<td>Physical Therapy</td>
<td>$35 per session, up to 6 sessions</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Specific Covered Injury &amp; Treatment Benefits</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Fractures</td>
<td>Up to $7,500 for certain surgical repair; Up to $3,750 for non-surgical; Chip: 25% of non-surgical full fracture benefit; Multiple: 100% of highest sustained fracture</td>
</tr>
<tr>
<td>Dislocations</td>
<td>Up to $4,800 for surgical; Up to $2,400 for non-surgical; Partial - 25% of non-surgical full dislocation; Multiple - 100% of highest dislocation benefit</td>
</tr>
<tr>
<td>Blood/Plasma/Platelets</td>
<td>$300</td>
</tr>
<tr>
<td>Burns</td>
<td>Up to $1,600 for 2nd degree burns; Up to $12,800 for 3rd degree burns; Skin Graft - 25% of benefit payable for Burns</td>
</tr>
<tr>
<td>Coma</td>
<td>$7,500</td>
</tr>
<tr>
<td>Concussion</td>
<td>$150</td>
</tr>
<tr>
<td>Dental Injury</td>
<td>$300 for Crown; $75 for Extraction</td>
</tr>
<tr>
<td>Eye Injury</td>
<td>$150 for removal of foreign object; $300 for surgical repair</td>
</tr>
<tr>
<td>Lacerations</td>
<td>Up to $600</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Accidental Death &amp; Dismemberment Benefits</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Accidental Death</td>
<td>Employee: $50,000 Spouse: $25,000 Child: $10,000 per child</td>
</tr>
<tr>
<td>Common Carrier</td>
<td>100% of Accidental Death Benefit</td>
</tr>
<tr>
<td>Accidental Dismemberment</td>
<td></td>
</tr>
<tr>
<td>Single Loss - hand/foot/arm/leg/sight in one eye/hearing in one ear</td>
<td>50% of Accidental Death Benefit</td>
</tr>
<tr>
<td>Catastrophic Loss - 2+ losses (except thumb, finger or toe)</td>
<td>100% of Accidental Death Benefit</td>
</tr>
<tr>
<td>Thumb/Finger/Toe</td>
<td>$500-$1500</td>
</tr>
<tr>
<td>Catastrophic Loss of Speech</td>
<td>100% of Accidental Death Benefit</td>
</tr>
</tbody>
</table>

| Wellness (Health Screening) Benefit         | $75      |
We will pay you the amount shown on the Schedule of Benefits for one (1) health screening test performed during a twelve (12) month period for you and your dependents, if applicable, provided:

- Written proof satisfactory to Reliance Standard is provided that such a health screening test has been performed;
- You and your dependents were covered under the Policy at the time the test was performed; and
- One of the following health screening tests has not already been performed at any time during the same twelve (12) month period.

Health screening tests covered under the Policy are:

- Stress test on bicycle or treadmill
- Fasting blood glucose test
- Blood test for triglycerides
- Serum cholesterol test to determine level of HDL and LDL
- Bone marrow testing
- Breast ultrasound
- Mammography
- CA 15-3 (blood test for breast cancer)
- CA 125 (blood test for ovarian cancer)
- CEA
- Chest X-ray
- Colonoscopy
- Flexible sigmoidoscopy
- Hemoccult stool analysis
- Pap smear
- PSA (blood test for prostate cancer)
- Serum Protein Electrophoresis (blood test for myeloma)
Great news! Your employer is offering you the opportunity to purchase critical illness insurance at group rates from Reliance Standard, a trusted benefits carrier in business for over a century.

Health insurance can provide coverage for many of the costs associated with treating a critical illness like cancer or heart attack. But what about the other out of pocket costs that you incur when you or a loved one is battling a major illness and is unable to work? There’s lost income—even if you have disability coverage, which only pays a portion of your regular earnings—along with co-pays, deductibles, family and living expenses, and even transportation costs to and from treatment. Many of these additional costs can contribute to the pressure you are already under at the worst possible time. Critical Illness Insurance can help to cover some of those gaps in your financial plan that you may not have even known existed.

“But I already have health insurance.”

Despite ongoing medical enhancements, incidence of critical illness in the US is seemingly high. Each year stroke kills almost 130,000 Americans, and on average, one American dies from stroke every 4 minutes. About 600,000 people die of heart disease in the US every year — that’s 1 in every 4 deaths. Cancer remains the second most common cause of death in the US, and in 2013, 1.6 million new cases of cancer were expected to be diagnosed. Technology has dramatically improved the chances of survival for patients suffering a critical illness. However, with the possibility of surviving multiple Critical Illnesses or several incidents of the same illness in your lifetime, your financial plan for the future may be disrupted. With critical illness insurance, the lump sum benefit you receive at the diagnosis of a critical illness can help offset those expenses not covered or not entirely covered by other sources of income or insurance.

Voluntary benefits. So important.

“This is just another insurance that I will have and never use.”
While you hope you’ll never need it, the statistics say there’s a good chance you or a loved one will need to fight a critical illness in your lifetime. You can purchase coverage for yourself, your spouse and your child(ren). In the event one of your loved ones suffers from a critical illness, your spouse is eligible to receive the same level of benefits as you, and your dependent child may receive a percentage of your benefit coverage amount up to $12,500. Three categories of critical illnesses are covered: cancer, cardiovascular, and other. Each category has a 200% lifetime maximum.

“I have been diagnosed with a critical illness before and would not be approved for this coverage.”
This coverage may be medically underwritten. However, you, your spouse and child(ren) may be eligible to receive up to a predetermined amount of coverage without regard to medical evidence of insurability. We may also offer coverage for recurrent and subsequent incidences of critical illness. A recurrent incidence is one within the same category (ex. cardiovascular) and a subsequent incidence of critical illness is one in a different category (ex. cancer and cardiovascular). Your plan will include a pre-existing condition limitation, and you should understand that before buying this coverage.

“This is another bill I have to track.”
Your employer has made this coverage available to you at competitive group rates through convenient payroll deduction. It’s the easiest way to secure valuable protection against the financial uncertainty that can accompany a critical illness.

“Why Reliance Standard?”
You are buying Critical Illness insurance from Reliance Standard Life Insurance Company, a national insurer in business for over a century.

“What do I do now?”
If you agree that you and your loved ones can benefit from this important coverage, it is easy to get started. Simply review the accompanying materials and complete the Reliance Standard enrollment form supplied by your employer. If you have questions or require an enrollment form, please contact your Benefits Administrator.

This information is not an insurance policy and does not describe the entire plan. For more detailed information you must ask your employer’s Human Resources benefit manager. There is a detailed description of the plan’s provisions, limitations and exclusions in the Certificate of Insurance which is issued to you after your application is processed.

The availability of the described products, benefits and features may vary by state.
Group critical illness coverage is underwritten by Reliance Standard Life Insurance Company and provided through policy form series LRS-9401-0111, et al. 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.

www.reliancestandard.com
**Voluntary Group Critical Illness Insurance**

**Coverage**

Voluntary critical illness insurance provides a fixed, lump-sum benefit upon diagnosis of a critical illness, which can include heart attack, stroke, paralysis and more. These benefits are paid directly to the insured and may be used for any reason, from deductibles and prescriptions to transportation and child care.

**Eligibility**

**Employees:** Each Active, Full-time employee working 30 or more hours per week, except any person working on a temporary or seasonal basis.

**Dependents:** You must be insured for Dependents to be covered. Dependents are:
- Your legal spouse or civil union partner
- Your unmarried financially dependent children* under age 26 or 30 if an Illinois resident, served in the armed forces and honorably discharged
- *natural, adopted and step-children

Age limit does not apply to handicapped children.

A person may not have coverage as both an employee and dependent.

**Benefit Amount**

**Employee:** Choice of $10,000 or $20,000

**Spouse:** Choice of $10,000 or $20,000

**Dependent child(ren):** 25% of approved employee amount up to a maximum of $5,000

**Guaranteed Issue**

**Employee:** $20,000

**Spouse:** $20,000

**Child:** all child amounts are guaranteed issue

**Limitations**

- Pre-ex Condition Limitation – 12/12
- Benefit Waiting Period – 30 Days

Please note – benefit waiting periods and pre-ex limitations also apply to benefit increases

**Benefit Reduction Due to Age**

(applicable to employee/spouse coverage)

**Age** | **Original Benefit Reduced To**
--- | ---
70 | 50%

**Contribution Requirements**

Coverage is 100% employee paid.

**Features**

- Enhanced – 100% of Insurance Amount for: Life Threatening Cancer, Heart Attack, Ruptured Cerebral, Carotid or Aortic Aneurysm, Stroke, Blindness, Coma, Kidney (Renal) Failure, Paralysis, Severe Brain Damage
- Lifetime Maximum Benefit per Category – 200% of Insurance Amount
- Subsequent Occurrence Benefit (Different Category of Critical Illness diagnosed 6 months or later) – 100% if Enhanced; 25% if Partial
- Recurrence Benefit (Same Category of Critical Illness diagnosed 18 months or later) – 50% if Enhanced; 12.5% if Partial
- No First Occurrence Exclusion
- FMLA / MSLA Continuation
- Portability to employee age 70
- Wellness (Health Screening) Benefit – $50

**Critical Illness Categories**

**Category 1**
- Life Threatening Cancer – 100%
- Cancer in Situ – 25%

**Category 2**
- Heart Attack – 100%
- Ruptured Cerebral, Carotid or Aortic Aneurysm – 100%
- Stroke – 100%

**Category 3**
- Blindness – 100%
- Coma – 100%
- Kidney (Renal) Failure – 100%
- Paralysis – 100%
- Severe Brain Damage – 100%

**Exclusions**

A benefit will not be paid if the Critical Illness is caused by one of the following: an act of war, declared or undeclared; intentionally self-inflicted Injury; commission or attempted commission of a felony; the use of alcohol or drugs unless taken as prescribed by a Physician; a Sickness or Injury that occurs while confined in a penal or correctional institution; cosmetic or elective surgery that is not medically necessary; committing or attempting to commit suicide while sane or insane; participation in a riot or insurrection; a Critical Illness Diagnosed outside of the US unless confirmed within the US; for a Critical Illness which is Diagnosed during the Benefit Waiting Period; a Pre-existing Condition unless the Critical Illness has been Diagnosed after a specific period after the Insured’s or Insured Dependent’s effective date of coverage; or a Heart Attack that occurs within 24 hours of a medical procedure.

For a comprehensive list of exclusions and limitations, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to be eligible for benefits.

This Plan Highlights is a brief description of the key features of the RSL insurance plan. The availability of the benefits and features described may vary by state. It is not a certificate of insurance or evidence of coverage. Insurance is provided under group policy form LRS-9401-0111, et al.
Voluntary Group Critical Illness Insurance

Eligible Employees and Spouses may choose between two benefit amounts: $10,000 or $20,000. Employee and Spouse amounts do not have to match, but spouse coverage cannot exceed 100% of the employee’s coverage.

- Employee: select a benefit amount in the table below and use your age as of your last birthday.
- Spouse: repeat the process, using your spouse’s age. Spouse coverage cannot exceed the employee benefit amount.
- Child(ren): if elected, child coverage benefit will be 25% of the employee’s approved coverage amount. See the table below to determine premium. All eligible children will be covered for the same amount. One premium covers all eligible children.
- Employees age 70 or older: benefit amounts are reduced according to the age-based reduction chart shown in the Plan Highlights. When selecting an amount of insurance, you must select at pre-age 70 benefit amount.
- Employee and spouse rates change as insured moves from one age bracket to the next, based on the age determination rules.

**Monthly Premiums**
(Use employee’s age to determine employee cost; use spouse’s age to determine spouse cost)

<table>
<thead>
<tr>
<th>Benefit Amount</th>
<th>Age 0 – 29</th>
<th>Age 30 - 34</th>
<th>Age 3 - 5</th>
<th>Age 40 - 44</th>
<th>Age 45 - 49</th>
<th>Age 50 - 54</th>
<th>Age 55 - 59</th>
<th>Age 60 - 64</th>
<th>Age 65 - 69</th>
<th>Age 70 - 74</th>
<th>Age 75 - 79</th>
<th>Age 80 - 84</th>
<th>Age 85+</th>
</tr>
</thead>
<tbody>
<tr>
<td>$10,000</td>
<td>$2.10</td>
<td>$4.40</td>
<td>$5.60</td>
<td>$8.60</td>
<td>$13.60</td>
<td>$20.10</td>
<td>$26.70</td>
<td>$37.20</td>
<td>$53.00</td>
<td>$70.00</td>
<td>$111.40</td>
<td>$139.30</td>
<td>$214.10</td>
</tr>
<tr>
<td>$20,000</td>
<td>$4.20</td>
<td>$8.80</td>
<td>$11.20</td>
<td>$17.60</td>
<td>$27.20</td>
<td>$40.20</td>
<td>$53.40</td>
<td>$74.40</td>
<td>$106.00</td>
<td>$140.00</td>
<td>$222.80</td>
<td>$278.60</td>
<td>$428.20</td>
</tr>
</tbody>
</table>

**CHILD(REN)**

<table>
<thead>
<tr>
<th>Employee’s Benefit Amount</th>
<th>Child(ren)’s Benefit Amount</th>
<th>Monthly Premium*</th>
</tr>
</thead>
<tbody>
<tr>
<td>$10,000</td>
<td>$2,500</td>
<td>$0.25</td>
</tr>
<tr>
<td>$20,000</td>
<td>$5,000</td>
<td>$0.50</td>
</tr>
</tbody>
</table>

*One premium covers all eligible children in the family
You may not have coverage as both an employee and as a dependent. Employee must have coverage in order for spouse and dependent children to be covered.
| About Us |

**Reliance Standard Life Insurance Company** (Reliance Standard) is a leading insurance carrier specializing in innovative and flexible employee benefits solutions including disability income and group term life insurance, a suite of voluntary (employee paid) coverage options and fully integrated absence management. Reliance Standard markets these solutions through independent brokers and agents to employers of all sizes. Rated A+ (Excellent) by A.M. Best, Reliance Standard celebrated its centennial year in 2006.

Together with sister companies Matrix Absence Management, Inc., and Safety National Casualty Corporation, Reliance Standard Life Insurance Company is a leader in managing all aspects of employee absence to enhance the productivity of its clients. Our asset accumulation business emphasizes individual annuity products.

Reliance Standard Life Insurance Company is a member of the Tokio Marine Group. Tokio Marine Holdings, Inc., the ultimate holding company of the Tokio Marine Group, is incorporated in Japan and is listed on both the Tokyo and Osaka Stock Exchanges. 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. TMNF conducts business in the United States mainly through its U.S. branch and enjoys an A.M. Best rating of A++, which ranks among the highest in the industry.