

RSL SmartChoice® Critical Illness Insurance

Critical Illness offers coverage for a specified list of “triggers” or diagnoses at 3 different benefit levels. We also provide additional subsequent occurrence and recurrence benefits for critical illness diagnoses that fall under specific parameters. This plan design is based on thorough market study to determine the features most important to consumers as well as their employers, including needs that they may not even be aware of at the time of a critical illness diagnosis.

“That will never happen to me.”

This is what we all hope. But increasingly, Americans are outliving their illnesses — and their nest eggs. In 2012, 26.8% of families in the United States experienced the financial burden of medical care. Almost 1 in 6 families had problems paying medical bills in the past 12 months and 1 in 10 families had medical bills that they were unable to pay at all, many of whom had health insurance.¹

¹National Center for Health Statistics, January 2014.



- ▶ Three plan design options/coverage levels — to \$20,000 maximum — to fit any group
- ▶ Three illness categories included: Cancer, Heart Attack/Stroke and Kidney Failure/Major Organ Transplant
- ▶ Includes Subsequent Occurrence Benefit (different category) and Recurrence Benefit (same category)
- ▶ Lifetime Benefit Maximum of 200%
- ▶ Helps optimize health and supplemental insurance coverages by preserving employee out-of-pocket expenses related to covered illnesses

Key Features

- ▶ Husband/wife & 100% family groups eligible
- ▶ 100% employer or employee paid at the same rates
- ▶ Class carve outs on all products
- ▶ No employee age restrictions
- ▶ Home based businesses on an exception basis
- ▶ No minimum premium requirements
- ▶ All products sold on a stand alone basis
- ▶ No employee applications required (list enrollment)
- ▶ All products are guaranteed issue

This brochure is intended for use by agents and brokers only and is not intended for distribution to the general public.

Please note that SmartChoice Critical Illness is available in all states except FL, MD, MN, MT, NY & WA and SmartChoice Accident will be available in all states except FL, MN, MT, NY & WA. Also, the state of CO requires a minimum of 10 lives to participate in either coverage, while the state of MI requires a minimum of 5 lives to participate in either coverage.

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 availability and features may vary by state.

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