# **Plan Highlights**

# **Group Basic Life / AD&D Insurance**



## **Argus Professional Storage Management**

#### **ELIGIBILITY**

All Active Full-Time Employees working 30 hours or more per week, except for any person working on a temporary or seasonal basis.

#### **BENEFIT AMOUNT**

Basic Life and AD&D: \$50,000

#### **GUARANTEED ISSUE**

Under age 60: \$50,000

Age 60 but less than age 70: \$50,000

Age 70 and over: \$50,000

## **CONTRIBUTION REQUIREMENTS**

Coverage is 100% Employer Paid.

## **BENEFIT REDUCTION DUE TO AGE**

Age	
70	

Original Benefit Reduced to

50%

### **AD&D SCHEDULE**

For Accidental Loss of	Amount Payable
Life	100%
Both Hands	100%
Both Feet	100%
Sight of Both Eyes	100%
One Hand and One Foot	100%
One Hand and Sight of One Eye	100%
One Foot and Sight of One Eye	100%
Speech and Hearing	100%
One Hand	50%
One Foot	50%
Sight of One Eye	50%
Speech	50%
Hearing	50%
For Total Loss of	Amount Payable
Both Arms and Both Legs	100%
Both Arms and One Leg or	75%
Both Legs and One Arm	75%
Both Arms	67%
Both Legs	67%
One Arm and One Leg	67%
One Arm or One Leg	50%

### **FEATURES**

- Air Bag Benefit
- Seat Belt Benefit

#### **VALUE-ADDED SERVICES**

- Bereavement Counseling Services
- ► Employee Assistance Program
- ▶ ID Theft Recovery Services
- Travel Assistance Services

## **RELIANCE STANDARD**

LIFE INSURANCE COMPANY

www.reliancestandard.com

This Plan Highlight is not a complete description of the insurance coverage. Insurance is provided under group policy form LRS-6422, 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.