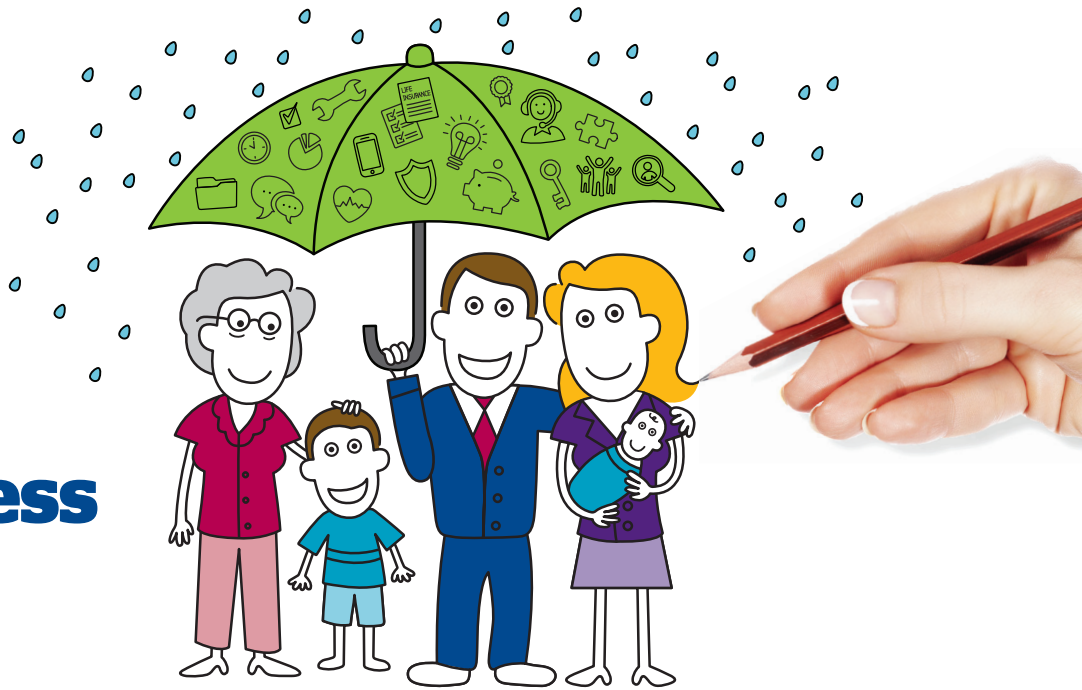


Voluntary Critical Illness Insurance



Draw on the protection provided by your benefits.

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.



1
American
dies from stroke every 4 minutes.
Each year stroke kills almost
133,000 Americans.



1.6 million
new cases of cancer were
expected to be diagnosed in 2016.
Cancer remains the second most
common cause of death in the US.¹



1 in 4
deaths from heart disease in the
US every year – 600,000 people
annually.²

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. 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.

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¹ National Cancer Institute, Cancer Statistics, 2016. ² American Heart Association, Heart Disease and Stroke Statistics 2017.

“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.

“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.

“Why Reliance Standard?”

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

AMERICANS ARE OUTLIVING THEIR ILLNESSES — AND THEIR NEST EGGS.

26.8%

of families in the United States experienced the financial burden of medical care in 2012.¹

 **1 in 6**

families had problems paying medical bills in the past 12 months.¹

 **1 in 10**

families had medical bills that they were unable to pay at all.¹

MANY OF WHICH HAD HEALTH INSURANCE

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¹ National Center for Health Statistics, January 2014.

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 disability coverage is underwritten by Reliance Standard Life Insurance Company and provided through policy form series: LRS-6564, LRS-9228, LRS-6451, LRS-9334, 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.

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