



Evangelical Lutheran Education Association

# Coverage You Can Rely On

**Voluntary Critical Illness and Accident Insurance**



**RELIANCE STANDARD**

*Rely on Reliance.*



*So important. So easy to enroll.*

## Voluntary Accident Insurance



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 visit 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.

### Who is eligible?

Each Active, Full-Time Employee working 20 or more hours per week, except any person working on a temporary or seasonal basis.

Your legal spouse under age 75. Your spouse must be under age 70 at date of application.

Your dependent children\* from 14 days to 26 years

\*natural, legally adopted, children dependent on the eligible employee during the 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.

### What is the benefit?

This coverage provides specific payment amounts for events such as hospitalizations, Emergency Room treatments, surgery, coma, paralysis, and even major diagnostic tests. These benefits are paid directly to you or your designee, to use however you wish. See the Full Schedule of Benefits for more details.

### 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.

### How do I apply?

If you agree that you and your loved ones can benefit from this important coverage, it is easy to get started. Complete the Reliance Standard enrollment form supplied by your employer. If you have questions, please contact your Benefits Administrator.

### Monthly Premium — Voluntary Accident Insurance

Employee	Employee & Spouse	Employee & Child(ren)	Employee & Family
\$23.56	\$37.85	\$48.41	\$63.33

Premiums can be paid through convenient payroll deduction.

## Full Schedule of Benefits

Your Plan	
<b>AD&amp;D</b>	
Employee Loss of Life	\$50,000
Spouse Loss of Life	\$25,000
Child(ren) Loss of Life	\$10,000 per child
Loss of Life on a Common Carrier	100% Loss of Life
Loss of a Hand, Foot, Arm, Leg, Sight in one Eye, Hearing in one Ear	50% Loss of Life
Loss of Finger, Thumb or Toe	\$500
Combination Loss of two or more – Finger, Thumb, or Toe	\$1500
Catastrophic Loss of Speech	100% Loss of Life
Catastrophic Loss – Two or more losses except fingers, thumbs or toes	100% Loss of Life
<b>Burns</b>	
Blood, Plasma and Platelets	\$300
2nd degree burns < 10% of body	\$200
2nd degree burns covering 10% but less than 25% of body	\$400
2nd degree burns covering 25% but less than 35% of body	\$800
2nd degree burns covering 35% or more of body	\$1,600
3rd degree burns < 10% of body	\$1,600
3rd degree burns covering 10% but less than 25% of body	\$3,200
3rd degree burns covering 25% but less than 35% of body	\$6,400
3rd degree burns covering 35% or more of body	\$12,800
Skin grafts due to burns	25% of burn benefit
<b>Cuts</b>	
Laceration- no Sutures	\$35
Laceration – Sutures < 2" long	\$75
Laceration – Sutures 2" long, but less than 6" long	\$300
Laceration – Sutures 6" long or greater	\$600
<b>Dislocations</b>	<b>Surgical/Non-Surgical</b>
Dislocation – Finger, Toe	300/150
Dislocation – Elbow, Hand, Lower Jaw, Shoulder, Wrist	900/450
Dislocation – Ankle, Collarbone, Foot	1800/900
Dislocation – Knee	3000/1500
Dislocation – Hip	4800/2400
Partial Dislocation	25% benefit of non-surgical full dislocation
Multiple Dislocations	100% of the highest benefit amount for any one dislocation among all dislocations sustained
<b>Emergency Care</b>	
Ambulance Transportation	\$150
Air Ambulance Transportation	\$750
Emergency Treatment	\$200

Your Plan	
<b>Emergency Care (continued)</b>	
Diagnostic Exams	\$200
Initial Physician Office Visit	\$75
<b>Fractures</b>	<b>Surgical/Non-Surgical</b>
Fracture – Finger, Toe	150/75
Fracture – Bones of Face, Coccyx, Nose, Rib	450/225
Fracture – Ankle, Arm, Collarbone, Foot, Hand, Kneecap, Jaw, Shoulder Blade, Sternum, Vertebrae, Wrist, Elbow	900/450
Fracture – Skull (simple)	2,250/1,125
Fracture – Skull (depressed; excludes nose or bones of face)	7,500/3,750
Fracture – Leg, Pelvis, Vertebral Column	2,400/1,200
Fracture – Hip	4,800/2,400
Fracture – Chip Fractures	25% benefit of non-surgical full fracture
Fracture – Multiple Fractures	100% of the highest benefit for any one fracture among all fractures sustained
<b>General Treatment</b>	
Initial Hospital Admission	\$1000
Intensive Care Unit (ICU) Hospital Admission	\$1,500
Hospital Confinement	\$250
Intensive Care Unit (ICU) Confinement	\$500
Rehabilitation Facility Confinement	\$100
Follow-Up Physician Visit	\$75
Transportation	\$450
Lodging	\$150
<b>Injury and Treatment</b>	
Coma	\$7,500
Concussion	\$150
Dental Injury – Extraction	\$75
Dental Injury – Crown	\$300
Eye Injury – Removal of a Foreign Object	\$150
Eye Injury – Surgical Repair	\$300
<b>Surgery</b>	
Exploratory Surgery (no repair)	\$150
Surgery – Knee Cartilage	\$450
Surgery – Abdominal or Thoracic Surgery	\$1,500
Surgery – Ruptured Disc	\$750
Surgery – Tendon, Ligament or Rotator Cuff (One)	\$450
Surgery – Tendon, Ligament or Rotator Cuff (Two)	\$900
<b>Prosthesis/Paralysis</b>	
Medical Appliance	\$150
Prosthesis (One)	\$750
Prosthesis (Two)	\$1,500
Physical Therapy	\$35
Paralysis – Paraplegia or Hemiplegia	\$7,500
Paralysis – Quadriplegia	\$15,000

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## Voluntary Critical Illness Insurance



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.

### Who is eligible?

Each Active, Full-Time Employee working 20 or more hours per week, except any person working on a temporary or seasonal basis.

Your legal spouse who is under age 70 at date of application.

Your dependent children\* from 14 days to 26 years

\*natural, legally adopted, children dependent on the eligible employee during the 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.

### What is the benefit?

You may choose from a minimum of \$5,000 to a maximum of \$50,000 in \$1,000 increments for yourself and your spouse. Your eligible children are limited to 25% of your approved amount of insurance subject to maximum of \$12,500. These benefits are paid directly to you and may be used for any reason, from deductibles and prescriptions to transportation and child care.

### Critical Illness Categories

<b>Category 1 Cancer</b>	Life Threatening Cancer - 100% Cancer in Situ - 25%
<b>Category 2 Cardiovascular</b>	Coronary Artery Bypass - 25% Heart Attack - 100% Ruptured Cerebral, Carotid or Aortic Aneurysm - 100% Stroke - 100%
<b>Category 3 Other</b>	Blindness - 100% Coma - 100% Kidney (Renal) Failure - 100% Major Organ transplant - 100% Paralysis - 100% Severe Brain Damage - 100%

## Am I already approved for this coverage?

You may be medically underwritten for this coverage. However, if your group meets our participation requirements, we can offer up to \$15,000 as guaranteed coverage. That means you, your spouse and child(ren) are eligible to receive up to \$15,000 without regard to medical evidence of insurability.

## How do I apply?

If you agree that you and your loved ones can benefit from this important coverage, it is easy to get started. Complete the Reliance Standard enrollment form supplied by your employer. If you have questions, please contact your Benefits Administrator.

## Monthly Premium — Voluntary Critical Illness\*

Benefit Amount	Age 0-29	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70-74	Age 75-79	Age 80-84	Age 85+
\$5,000	\$1.80	\$2.55	\$3.15	\$4.70	\$7.30	\$10.75	\$14.40	\$20.05	\$28.60	\$36.50	\$49.15	\$61.35	\$97.10
\$6,000	\$2.16	\$3.06	\$3.78	\$5.64	\$8.76	\$12.90	\$17.28	\$24.06	\$34.32	\$43.80	\$58.98	\$73.62	\$116.52
\$7,000	\$2.52	\$3.57	\$4.41	\$6.58	\$10.22	\$15.05	\$20.16	\$28.07	\$40.04	\$51.10	\$68.81	\$85.89	\$135.94
\$8,000	\$2.88	\$4.08	\$5.04	\$7.52	\$11.68	\$17.20	\$23.04	\$32.08	\$45.76	\$58.40	\$78.64	\$98.16	\$155.36
\$9,000	\$3.24	\$4.59	\$5.67	\$8.46	\$13.14	\$19.35	\$25.92	\$36.09	\$51.48	\$65.70	\$88.47	\$110.43	\$174.78
\$10,000	\$3.60	\$5.10	\$6.30	\$9.40	\$14.60	\$21.50	\$28.80	\$40.10	\$57.20	\$73.00	\$98.30	\$122.70	\$194.20
\$11,000	\$3.96	\$5.61	\$6.93	\$10.34	\$16.06	\$23.65	\$31.68	\$44.11	\$62.92	\$80.30	\$108.13	\$134.97	\$213.62
\$12,000	\$4.32	\$6.12	\$7.56	\$11.28	\$17.52	\$25.80	\$34.56	\$48.12	\$68.64	\$87.60	\$117.96	\$147.24	\$233.04
\$13,000	\$4.68	\$6.63	\$8.19	\$12.22	\$18.98	\$27.95	\$37.44	\$52.13	\$74.36	\$94.90	\$127.79	\$159.51	\$252.46
\$14,000	\$5.04	\$7.14	\$8.82	\$13.16	\$20.44	\$30.10	\$40.32	\$56.14	\$80.08	\$102.20	\$137.62	\$171.78	\$271.88
\$15,000	\$5.40	\$7.65	\$9.45	\$14.10	\$21.90	\$32.25	\$43.20	\$60.15	\$85.80	\$109.50	\$147.45	\$184.05	\$291.30
\$16,000	\$5.76	\$8.16	\$10.08	\$15.04	\$23.36	\$34.40	\$46.08	\$64.16	\$91.52	\$116.80	\$157.28	\$196.32	\$310.72
\$17,000	\$6.12	\$8.67	\$10.71	\$15.98	\$24.82	\$36.55	\$48.96	\$68.17	\$97.24	\$124.10	\$167.11	\$208.59	\$330.14
\$18,000	\$6.48	\$9.18	\$11.34	\$16.92	\$26.28	\$38.70	\$51.84	\$72.18	\$102.96	\$131.40	\$176.94	\$220.86	\$349.56
\$19,000	\$6.84	\$9.69	\$11.97	\$17.86	\$27.74	\$40.85	\$54.72	\$76.19	\$108.68	\$138.70	\$186.77	\$233.13	\$368.98
\$20,000	\$7.20	\$10.20	\$12.60	\$18.80	\$29.20	\$43.00	\$57.60	\$80.20	\$114.40	\$146.00	\$196.60	\$245.40	\$388.40
\$21,000	\$7.56	\$10.71	\$13.23	\$19.74	\$30.66	\$45.15	\$60.48	\$84.21	\$120.12	\$153.30	\$206.43	\$257.67	\$407.82
\$22,000	\$7.92	\$11.22	\$13.86	\$20.68	\$32.12	\$47.30	\$63.36	\$88.22	\$125.84	\$160.60	\$216.26	\$269.94	\$427.24
\$23,000	\$8.28	\$11.73	\$14.49	\$21.62	\$33.58	\$49.45	\$66.24	\$92.23	\$131.56	\$167.90	\$226.09	\$282.21	\$446.66
\$24,000	\$8.64	\$12.24	\$15.12	\$22.56	\$35.04	\$51.60	\$69.12	\$96.24	\$137.28	\$175.20	\$235.92	\$294.48	\$466.08
\$25,000	\$9.00	\$12.75	\$15.75	\$23.50	\$36.50	\$53.75	\$72.00	\$100.25	\$143.00	\$182.50	\$245.75	\$306.75	\$485.50
\$26,000	\$9.36	\$13.26	\$16.38	\$24.44	\$37.96	\$55.90	\$74.88	\$104.26	\$148.72	\$189.80	\$255.58	\$319.02	\$504.92
\$27,000	\$9.72	\$13.77	\$17.01	\$25.38	\$39.42	\$58.05	\$77.76	\$108.27	\$154.44	\$197.10	\$265.41	\$331.29	\$524.34
\$28,000	\$10.08	\$14.28	\$17.64	\$26.32	\$40.88	\$60.20	\$80.64	\$112.28	\$160.16	\$204.40	\$275.24	\$343.56	\$543.76
\$29,000	\$10.44	\$14.79	\$18.27	\$27.26	\$42.34	\$62.35	\$83.52	\$116.29	\$165.88	\$211.70	\$285.07	\$355.83	\$563.18
\$30,000	\$10.80	\$15.30	\$18.90	\$28.20	\$43.80	\$64.50	\$86.40	\$120.30	\$171.60	\$219.00	\$294.90	\$368.10	\$582.60
\$31,000	\$11.16	\$15.81	\$19.53	\$29.14	\$45.26	\$66.65	\$89.28	\$124.31	\$177.32	\$226.30	\$304.73	\$380.37	\$602.02
\$32,000	\$11.52	\$16.32	\$20.16	\$30.08	\$46.72	\$68.80	\$92.16	\$128.32	\$183.04	\$233.60	\$314.56	\$392.64	\$621.44
\$33,000	\$11.88	\$16.83	\$20.79	\$31.02	\$48.18	\$70.95	\$95.04	\$132.33	\$188.76	\$240.90	\$324.39	\$404.91	\$640.86
\$34,000	\$12.24	\$17.34	\$21.42	\$31.96	\$49.64	\$73.10	\$97.92	\$136.34	\$194.48	\$248.20	\$334.22	\$417.18	\$660.28
\$35,000	\$12.60	\$17.85	\$22.05	\$32.90	\$51.10	\$75.25	\$100.80	\$140.35	\$200.20	\$255.50	\$344.05	\$429.45	\$679.70
\$36,000	\$12.96	\$18.36	\$22.68	\$33.84	\$52.56	\$77.40	\$103.68	\$144.36	\$205.92	\$262.80	\$353.88	\$441.72	\$699.12
\$37,000	\$13.32	\$18.87	\$23.31	\$34.78	\$54.02	\$79.55	\$106.56	\$148.37	\$211.64	\$270.10	\$363.71	\$453.99	\$718.54
\$38,000	\$13.68	\$19.38	\$23.94	\$35.72	\$55.48	\$81.70	\$109.44	\$152.38	\$217.36	\$277.40	\$373.54	\$466.26	\$737.96
\$39,000	\$14.04	\$19.89	\$24.57	\$36.66	\$56.94	\$83.85	\$112.32	\$156.39	\$223.08	\$284.70	\$383.37	\$478.53	\$757.38
\$40,000	\$14.40	\$20.40	\$25.20	\$37.60	\$58.40	\$86.00	\$115.20	\$160.40	\$228.80	\$292.00	\$393.20	\$490.80	\$776.80
\$41,000	\$14.76	\$20.91	\$25.83	\$38.54	\$59.86	\$88.15	\$118.08	\$164.41	\$234.52	\$299.30	\$403.03	\$503.07	\$796.22
\$42,000	\$15.12	\$21.42	\$26.46	\$39.48	\$61.32	\$90.30	\$120.96	\$168.42	\$240.24	\$306.60	\$412.86	\$515.34	\$815.64
\$43,000	\$15.48	\$21.93	\$27.09	\$40.42	\$62.78	\$92.45	\$123.84	\$172.43	\$245.96	\$313.90	\$422.69	\$527.61	\$835.06
\$44,000	\$15.84	\$22.44	\$27.72	\$41.36	\$64.24	\$94.60	\$126.72	\$176.44	\$251.68	\$321.20	\$432.52	\$539.88	\$854.48
\$45,000	\$16.20	\$22.95	\$28.35	\$42.30	\$65.70	\$96.75	\$129.60	\$180.45	\$257.40	\$328.50	\$442.35	\$552.15	\$873.90
\$46,000	\$16.56	\$23.46	\$28.98	\$43.24	\$67.16	\$98.90	\$132.48	\$184.46	\$263.12	\$335.80	\$452.18	\$564.42	\$893.32
\$47,000	\$16.92	\$23.97	\$29.61	\$44.18	\$68.62	\$101.05	\$135.36	\$188.47	\$268.84	\$343.10	\$462.01	\$576.69	\$912.74
\$48,000	\$17.28	\$24.48	\$30.24	\$45.12	\$70.08	\$103.20	\$138.24	\$192.48	\$274.56	\$350.40	\$471.84	\$588.96	\$932.16
\$49,000	\$17.64	\$24.99	\$30.87	\$46.06	\$71.54	\$105.35	\$141.12	\$196.49	\$280.28	\$357.70	\$481.67	\$601.23	\$951.58
\$50,000	\$18.00	\$25.50	\$31.50	\$47.00	\$73.00	\$107.50	\$144.00	\$200.50	\$286.00	\$365.00	\$491.50	\$613.50	\$971.00

Premiums can be paid through convenient payroll deduction.

### Voluntary Accident 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.

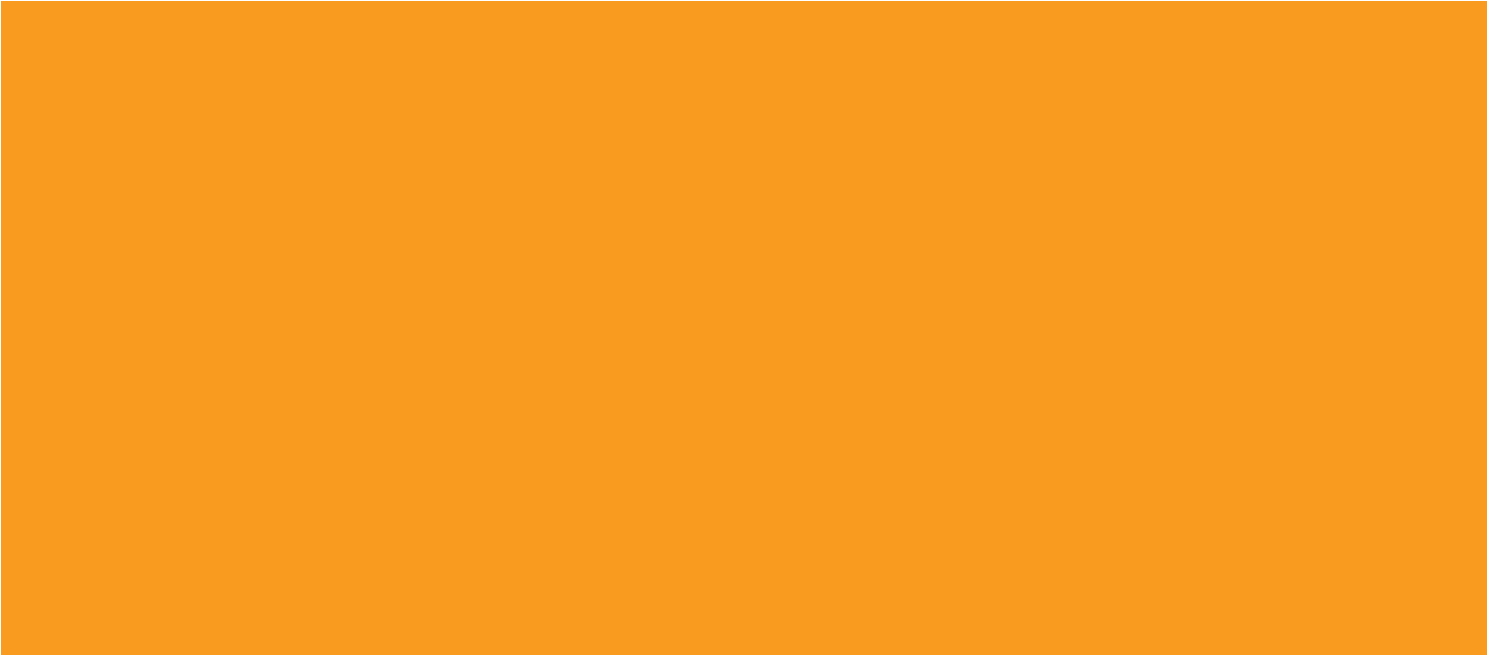
For a comprehensive list of exclusions and limitations, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to be eligible for benefits.

### Voluntary Critical Illness Exclusions

A benefit will not be paid if caused by or contributed to by one of the following:

an act of war (declared or undeclared); intentionally self-inflicted Injury while sane or insane; 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; a Critical Illness which is Diagnosed before or during the Benefit Waiting Period; or a Heart Attack that occurs within 24 hours of a medical procedure.





**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 began its centennial year in 2006.

\*Affirmed December 2010

This information is not an insurance policy, certificate or evidence of coverage. For more detailed information, you must ask your employer or Human Resources benefits 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.

Reliance Standard Life Insurance Company provides insurance products in all states (except New York), the District of Columbia, Puerto Rico and the U.S. Virgin Islands. Benefits are provided under group policy form series LRS-9453-0111 and LRS-9401-0111, et al.

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