

Plan Highlights

Group Basic Life Insurance

UNITED WE STAND



BENEFIT AMOUNT

Basic Life:

Benefit amount of \$5,000.

EXCLUSIONS

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 coverage and 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 DRS-6422, et al.

FEATURES

- Accelerated Death Benefit (expressed as Living Benefit Rider in some states and Imminent Death Benefit in PA)
- Conversion Privilege
- FMLA/MSLA Continuation

VALUE ADDED SERVICES

- Bereavement Counseling Service
- Travel Assistance Service

Plan Highlights

Group Accidental Death & Dismemberment Insurance

BENEFIT AMOUNT

Benefit amount subject to a maximum of \$5,000.

AD&D SCHEDULE

For Accidental Loss of:	Amount Payable:
Life	100%
Two or more Members	100%
Speech and hearing	100%
One Member	50%*
Speech or Hearing	50%*
Thumb & Index Finger of Same Hand	25%

*Member means hand, foot or eye.

FEATURES

- Conversion Privilege
- Exposure & Disappearance
- FMLA/MSLA Continuation
- Seat Belt & Air Bag Benefit
- Total Loss of Use Benefit

VALUE ADDED SERVICES

- Travel Assistance Service

EXCLUSIONS

Benefits will not be payable for any loss: to which sickness, disease, or myocardial infarction, including medical or surgical treatment thereof, is a contributing factor; caused by suicide, or intentionally self-inflicted injuries; caused by or resulting from war; caused by an accident that occurs while in the armed forces of any country; caused by or resulting from: piloting any aircraft; or riding in or getting into or out of any non civilian aircraft or any aircraft owned, leased or operated by you or any of your employers; sustained during the insured's commission or attempted commission of an assault or felony; to which the insured's acute or chronic alcoholic intoxication is a contributing factor; or, to which the insured's voluntary consumption of an illegal or controlled substance or non-prescribed narcotic is a contributing factor.

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 coverage and benefits.

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Insurance is provided under group policy form FRSL-8604, et al.