

BasicAdvantage Total Plan Employee Brochure



RSL BasicCare™ Program

Important Protection made available by your employer for **You** and **Your dependents** through easy payroll deduction.

Your acceptance is Guaranteed... you cannot be turned down, as long as you sign-up during your open enrollment period.

The BasicAdvantage Total Plans described in this brochure are not a substitute for comprehensive health insurance and do not qualify as minimum essential health coverage under the Affordable Care Act. They are intended to provide you, and your covered dependents, with basic insurance coverage.

BASICADVANTAGE TOTAL PLANS:

- Visit any doctor or hospital.
- Enrolled dependents receive the same coverage as you.
- No pre-existing conditions exclusions or limitations.
- BasicAdvantage Total Plan enrollees also receive these added non-insurance benefits:
 - Prescription Drug Card offering discounts at participating pharmacies.
 - VSP Access Plan membership offering discounts on eye exams and prescription glasses at network doctors.
 - 24-Hour Nurse Helpline.
 - On-line Wellness Assistance.
 - Vitamins & Nutritional Supplements Plan.
 - On Call Travel Assistance

Inpatient Hospital Benefits	Plan 1	Plan 2
Hospital Room & Board Benefits:		
Daily Benefit for the Treatment of Mental & Nervous Conditions	\$100 per day	\$100 per day
Number of Daily Benefits Per Coverage Year	25	25
Daily Benefit for the Treatment of Alcohol & Substance Abuse	\$100 per day	\$100 per day
Number of Daily Benefits Per Coverage Year	25	25
Daily Benefit for the Treatment of All Other Covered Conditions	\$400 per day	\$700 per day
Number of Daily Benefits Per Coverage Year	90	90
Hospital Admission Benefit For Specified Conditions:		
Daily Benefit for Cancer (Malignant Neoplasm)	\$4,000 per day	\$5,000 per day
Number of Daily Benefits Per Coverage Year	1	1
Daily Benefit for Heart Attack (Myocardial Infarction) or Daily Benefit for Heart Disease ¹	\$3,000 per day \$1,500 per day	\$4,000 per day \$2,000 per day
Number of Daily Benefits Per Coverage Year	1	1
Daily Benefit for Accidental Injury	\$2,000 per day	\$3,000 per day
Number of Daily Benefits Per Coverage Year	1	1
Daily Benefit for Stroke (Cerebrovascular Accident - CVA)	\$1,500 per day	\$2,000 per day
Number of Daily Benefits Per Coverage Year	1	1
Daily Benefit for Childbirth	\$1,500 per day	\$2,000 per day
Number of Daily Benefits Per Coverage Year	1	1
Maximum Surgery Benefit Per Procedure ²	\$1,000 per day	\$1,00 per day
Maximum Anesthesia Benefit ³	\$200 per day	\$300 per day

¹The Hospital Admission Benefit is payable for either Heart Attack or Heart Disease during a coverage year, but not both.

²Benefits for covered inpatient surgery are scheduled and range from \$9 to \$1,000 under Plan 1 and \$9 and \$1,500 under Plan 2 based on the specific surgical procedure performed.

³Benefits for covered inpatient anesthesia vary and are equal to 20% of the applicable inpatient surgery benefit.

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Outpatient Benefits	Plan 1	Plan 2
Doctor Visit Benefits:		
Daily Benefit for a New Patient Office Visit Number of Daily Benefits Per Coverage Year	\$75 per day 1	\$100 per day 1
Daily Benefit for an Established Patient Office Visit Number of Daily Benefits Per Coverage Year	\$70 per day 5	\$70 per day 9
Daily Benefit for a Consultation Office Visit Number of Daily Benefits Per Coverage Year	\$100 per day 1	\$150 per day 1
Daily Benefit for an Emergency Room Doctor Visit Number of Daily Benefits Per Coverage Year	\$75 per day 1	\$100 per day 1
Radiology Benefits:		
Daily Benefit for a Magnetic Resonance Imaging (MRI) Number of Daily Benefits Per Coverage Year	\$150 per day 1	\$300 per day 1
Daily Benefit for a Computerized Tomography (CT) Scan Number of Daily Benefits Per Coverage Year	\$75 per day 1	\$125 per day 1
Daily Benefit for all other Radiology Services Number of Daily Benefits Per Coverage Year	\$40 per day 5	\$60 per day 5
Pathology Benefits:		
Daily Benefit for all Pathology Services Number of Daily Benefits Per Coverage Year	\$40 per day 5	\$50 per day 5
Wellness Care Visit Benefits:		
Daily Benefit for an Annual Physical Number of Daily Benefits Per Coverage Year	\$75 per day 1	\$125 per day 1
Daily Benefit for a Mammogram Screening Number of Daily Benefits Per Coverage Year	\$50 per day 1	\$50 per day 1
Daily Benefit for a Prostate or Cervical Cancer Screening Number of Daily Benefits Per Coverage Year	\$35 per day 1	\$35 per day 1
Emergency Room Visit Benefits:		
Daily Benefit for the treatment of an Accidental Injury Number of Daily Benefits Per Coverage Year	\$500 per day 2	\$500 per day 2
Daily Benefit for the treatment of a Sickness Number of Daily Benefits Per Coverage Year	\$50 per day 3	\$50 per day 3
Maximum Surgery Benefit Per Procedure ⁴	\$1,000 per day	\$1,500 per day
Maximum Anesthesia Benefit ⁵	\$200 per day	\$300 per day
Prescription Drug Benefits:		
Daily Benefit per Generic Drug Prescription (filled or refilled) Number of Daily Benefits Per Coverage Year	\$25 per day 18	\$25 per day 32
Daily Benefit per Brand Name Drug (filled or refilled) Number of Daily Benefits Per Coverage Year	Not Covered	\$50 per day 7

⁴Benefits for covered outpatient surgery are scheduled and range from \$14 to \$1,000 under Plan 1 and \$14 to \$1,500 under Plan 2 based on the specific surgical procedure performed.

⁵Benefits for covered outpatient anesthesia vary and are equal to 20% of the applicable outpatient surgery benefit.

DENTAL PLAN:

- Plan pays up to \$1,000 maximum per person each coverage year after a \$50 per person deductible.
- Visit any dentist.
- Covers most common services and gives your enrolled dependents the same coverage.

Types of Charges Covered by the Plan	Percent of Charges the Plan Pays	Waiting Period of Continuous Enrollment Before Plan Pays
Checkups & Routine Cleaning	80%	None
Bitewing X-Rays	80%	None
Sealants (for children)	80%	None
Fluoride Treatments (for children)	80%	None
Space Maintainers (for children)	80%	None
Fillings	60%	3 Months
Crown & Bridge Repair	60%	3 Months
Denture Repair	60%	3 Months
Oral Surgery	60%	3 Months
Endodontics (root canal & pulpal therapy)	60%	3 Months
Periodontics (treatment of gums)	50%	12 Months
Crowns & Bridges	50%	12 Months
Dentures	50%	12 Months

TERM LIFE PLAN (WITH ACCIDENTAL DEATH BENEFIT):

- Plan provides \$20,000 of term life coverage for you, with an additional matching \$20,000 in the event of accidental death.
- Your benefits reduce by 50% when you reach age 70.
- Your benefits will be paid in equal shares to members of the first surviving beneficiary class, as follows: spouse; children; parents; brothers and sisters; or, if none, your estate.
- If you sign up for this benefit, you can add term life coverage for your spouse and each child (older than 6 months) in the amount of \$2,500. Coverage amount for children 6 months of age or younger is \$500.
- Spouse coverage ends at age 70.
- You are the beneficiary for spouse and child term life coverage.
- Term life benefits are not payable for death during the first 2 years of coverage if due to suicide or attempted suicide.

SHORT-TERM DISABILITY PLAN*:

- Plan provides weekly benefits for up to 26 weeks of disability. The amount paid is 50% of base pay, up to a maximum of \$125 per week.
- Disability must be due to a sickness or an injury from an accident that happens while you are covered. You must become totally disabled while covered and, if due to an injury, within 90 days of the date of the accident.
- If you are hospitalized, the benefits are payable immediately; otherwise, the benefits begin after a 14-day elimination period.
- Benefits reduce by 50% when you reach age 70.

* STD coverage is only available to you. There is no dependent coverage available.

QUESTIONS & ANSWERS:

Who can be covered? In addition to covering yourself, dependent coverage is offered in the BasicAdvantage Total, Dental and Term Life Plans. Your eligible dependents are your lawful spouse and your children through age 25, or through any age if disabled and unable to earn a living.

When does my coverage begin and end? Your coverage begins on the first day of the pay period following the pay period in which a premium deduction occurs. Coverage for all of your benefits under the program will end if (1) the required premiums are not paid; (2) you are no longer an eligible employee; (3) the insurance policies terminate; or (4) you enter an Armed Service on full-time active duty.

When does dependent coverage begin and end? Your dependents' coverage begins when yours does, unless you enroll them later. If you do, their coverage will become effective after the enrollment is approved and the premiums have been paid. Their coverage ends when yours does or when the dependent is no longer eligible.

What happens if I miss a premium payment? For any given pay period, if you haven't earned enough to have your premium deducted from your pay, you can ensure your continued coverage by sending the full premium directly to RSL Specialty Products Administration. If you missed more than one pay period in a row, you must make up all missed, consecutive premium deductions. If you do not, claims will not be paid for losses or expenses that occur during an unpaid period. Premiums due must be mailed within 45 days after the date of the missed deduction. If a missed premium is overdue by more than 45 days, it cannot be made up. The Summary Plan Description that you get after you enroll includes a Missed Premium Payment Form, which you can copy and use as needed.

Do I have to use certain doctors, dentists or hospitals? No. You are free to use any licensed doctor or dentist, or any certified hospital. However, under the BasicAdvantage Total Plans, you can save money by using a network provider. Rest, nursing or old age homes, or facilities for the treatment of alcoholism, drug addiction or mental disorders are not hospitals.

How does the Hospital Admission Benefit work? It pays a single daily benefit when you are admitted as an inpatient to the hospital for treatment of any of the conditions shown. The daily benefit amount varies by condition and is payable based on the first diagnosis code listed on the claim form for the hospital admission.

When will I receive ID cards and full coverage information? You will receive a Summary Plan Description after you enroll. ID cards will be included.

Do the BasicAdvantage Total Plans cover maternity? Yes. Maternity care is covered.

Are visits to a chiropractor covered under the BasicAdvantage Total Plans? Yes, chiropractic office visits are covered; however, spinal adjustments and manipulations, or modalities are not covered.

EXCLUSIONS & LIMITATIONS:

The following is just a summary. Please see your Summary Plan Description (SPD) for a more complete description of these items.

What is not covered under the BasicAdvantage Total Plans:

- outpatient treatment of mental or nervous conditions;
- outpatient treatment of alcoholism, or substance abuse;
- intentionally self-inflicted injuries, suicide or attempted suicide while sane or insane;
- acts of declared or undeclared war;
- the covered person's commission of a felony;
- work-related injury or sickness;
- eye examinations for glasses, any kind of eye glasses, or prescriptions therefore;
- hearing examinations or hearing aids;
- drugs not requiring a prescription and, under BasicAdvantage Total Plan 1 only, brand name drugs;
- dental care or treatment except covered events rendered in connection with the care of sound, natural teeth and gums
- required on account of an accidental injury that happens while covered, and rendered within 6 months of the accident;
- reading or interpreting the results of any diagnostic pathology or radiology tests;
- cosmetic surgery, except covered events rendered in connection with cosmetic surgery needed for breast reconstruction following a mastectomy or an accident that happens while covered. The surgery needed for an accident must be performed within 90 days of the accident;
- treatment rendered while outside the United States of America; and
- services rendered by an immediate family member or provided by your employer.

What is not covered under the Dental Plan:

- procedures begun or appliances installed before coverage begins;
- elective or cosmetic treatment;
- correction of congenital malformations;
- replacement of lost or stolen appliances;
- initial placement of prosthesis or fixed bridge;
- replacement of serviceable bridges;
- replacement of serviceable dentures less than 5 years old;

- replacement of crowns, inlays, and Inlays less than 7 years old;
- procedures involving vertical dimension, correction of attrition or abrasion, occlusion, splinting or bite analysis;
- services in any way related to TMJ or myofascial pain;
- orthognathic surgery;
- prescribed drugs, analgesic or anesthetics;
- instruction for diet, plaque control, and oral hygiene;
- acts of declared or undeclared war;
- charges for implants or their removal and other customized services or attachments;
- cast restorations and crowns for healthy teeth that can be restored by other means;
- treatment of malignancies, cysts, and neoplasms;
- orthodontic treatment;
- charges for forms or missed appointments;
- treatment that is unnecessary, experimental, or does not offer a favorable prognosis;
- services rendered by an immediate family member;
- charges in excess of usual and customary fee levels based on the 90th percentile of the FAIR Health, Inc. MDR tables;
- expenses covered under a group medical expense plan;
- expenses payable under Workers' Compensation or other coverage required by law;
- expenses which the covered person is not legally obligated to pay; and
- any procedure begun after coverage ends or any prosthetic dental appliance finally installed more than 30 days after coverage ends.

Many covered procedures have continuous enrollment waiting periods and limitations on how often the plan will pay for them within a certain time frame. The plan will pay only for the procedures specified on the Schedule of Covered Procedures and Benefits in the SPD.

What is not covered under Short-Term Disability and Accidental Death benefits:

- suicide or attempted suicide, or any intentionally self-inflicted injuries, while sane or insane;
- acts of declared or undeclared war;
- your commission or attempted commission of a felony;
- your operating, riding in or descending from any aircraft, other than while a fare-paying passenger on a licensed, commercial, nonmilitary aircraft;
- voluntarily taking poison, gas, drugs or chemicals not prescribed by a physician;
- release of nuclear energy;
- participation in a riot or an illegal occupation;
- Short-Term Disability benefits are not paid for an injury or sickness related to your work; and
- Accidental Death benefit is not paid for death resulting from sickness of any kind.

The Short-Term Disability benefit is not available to persons who work in California, Hawaii, New Jersey, New York, Rhode Island or Puerto Rico due to statutory coverage. In these states (and Puerto Rico), the employer is required to provide a disability benefit.

The BasicAdvantage Total Plans, Dental Plan, and Term Life (with Accidental Death) and Short-Term Disability Plans are underwritten by Reliance Standard Life Insurance Company, Philadelphia, Pennsylvania under group policy form series: LRS-9497-0613, et al; LRS-9171-1103, et al; and LRS-9173-1103, et al, respectively.

Refer to the accompanying materials for information on premiums.

Every effort has been made to ensure the accuracy of this enrollment brochure. The information described applies to the residents of most states, however state laws do vary. The laws of your state may affect this benefit program, but these differences generally do not reduce your benefits. This brochure is not a legal document. The contractual terms and conditions of coverage are set forth in the group policies. In the event of a discrepancy, the policies would be the determining factor. Insurance products are provided through Reliance Standard Life Insurance Company, which is licensed in all states (except New York), the District of Columbia, Puerto Rico, & the U.S. Virgin Islands. Reliance Standard Life Insurance Company reserves the right to change the premiums it charges for its plans.