

# RSL SmartChoice<sup>®</sup>

## Short Term Disability (STD)

### A group STD insurance solution for small business

#### Plan Benefits and Features

<b>Group Size</b>	2 to 19 Employees
<b>Weekly Benefit</b>	50%, 60%, 66.7% or 70% of weekly earnings <sup>1</sup> Flat amount of coverage for all (not to exceed 70% of weekly earnings)
<b>Maximum Weekly Benefit</b>	\$1,500 <sup>2</sup>
<b>Guaranteed Issue</b>	Coverage is available for all eligible employees who enroll on a timely basis (within 31 days of eligibility)
<b>Elimination Period</b>	Zero days injury/seven days sickness
<b>Benefits Commence</b>	First day injury/eighth day sickness
<b>Benefit Period</b>	Choice of 13 or 26 weeks
<b>Pre-Existing Limitation</b>	Three months prior/six months after
<b>Transfer</b>	Time covered under a prior short term disability plan will be credited toward satisfaction of any pre-existing limitation.
<b>Pre-Existing Benefit</b>	The benefit for disabilities due to a pre-existing condition in the first six months of coverage will be the lesser of 50% of the STD benefit or \$50 for a maximum of five weeks
<b>Coverage Type</b>	Non-occupational
<b>Maternity Benefit</b>	Paid as any other illness
<b>Partial Disability Benefit</b>	Provides a benefit to disabled employees who return to work part time or full time with restricted duties after being totally disabled for 30 days
<b>Recurrent Disabilities</b>	14 day return to work period
<b>Contributions</b>	Employers can pay all of, part of, or none of the premium
<b>Carve Outs</b>	Permitted for 2 or more eligible employees within a class
<b>Rate Guarantee</b>	Initial rate guaranteed for 36 months

<sup>1</sup> Definition of Earnings—basic salary exclusive of overtime, bonuses, and other special forms of compensation. Commission earnings will be based on the average earnings of the prior 24 months.

<sup>2</sup> Benefits for groups located in CA, HI, NJ, PR or RI are subject to a Maximum Weekly Benefit amount of 20% of weekly earnings up to the maximum benefit.

#### Additional Plan Information

##### Eligibility

**Employer Eligibility:** Most employers are eligible to participate. A list of ineligible businesses is shown on the opposite side of this page. Firms in business less than six months, firms not participating in Social Security and firms with employees residing on employer's premises are also ineligible.

**Employee Eligibility:** Eligible employees are those actively working full time for a minimum of 30 hours per week year round (non-seasonal) who have satisfied the employer's minimum service requirement. Eligibility may be modified to include part-time employees working a minimum of 20 hours per week, provided less than 25% of the eligible employees are working less than 30 hours per week.

## Participation Requirements

The following minimum participation requirements must be met:

- 2 eligible employees – both must be insured
- 3 to 5 eligible employees – all but one must be insured
- 6 to 9 eligible employees – all but two must be insured
- 10 to 19 eligible employees – 75% must be insured

## Contribution Levels

Provided all participation requirements are met, employees may contribute up to 100% of premium. If the employer pays 100% of the premium, all eligible employees must be insured.

## Group Policy Effective Date

SmartChoice STD effective date is the first of the month following receipt of all application submission materials.

## Ineligible Businesses

The following types of groups are not eligible for the SmartChoice STD Plan:

SIC Code(s)	Industry Classification	SIC Code(s)	Industry Classification
0111-0971	Agriculture, Forestry, Fishing, Hunting & Trapping	4612-4619	Pipelines
1011-1241	Metal & Coal Mining	4952-4959	Sewer/Refuse
1311-1499	Oil/Gas Extraction, Mining & Quarrying	5541	Gasoline Service Stations
1611-1629	Heavy Construction	5921	Liquor Stores
1761-1799	Special Trade Contractors	5983-5989	Fuel Oil Dealers
2111-2141	Tobacco Products	7011-7041	Hotels/Motels
2411-2431	Logging, Sawmills & Millwork	7381	Detective, Guard or Armored Services
2611-2631	Pulp/Paper Mills	7911-7999	Amusement & Recreation Services
2892	Explosives	8811	Private Households
3292	Asbestos	8999	Services, Nec
3482-3489	Ordnance & Accessories	9221-9229	Public Safety
4311	U.S. Postal Service	9711-9999	National Security/International Affairs
4493	Marinas		

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Insurance is provided by group policy form LRS-6451, et.al. issued to the Reliance Standard Employer Trust situated in Delaware.\* Certain plan designs may not be available in all states.

This brochure is intended for use by agents and brokers only. It is not intended for distribution to the general public.

To be appointed by Reliance Standard, please call 1-800-351-7500 x3971.

\*In CO, SD, OR, LA and ME the policy is issued to the employer.



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