

Group Term Life Insurance

Special Open Enrollment

The group term life insurance offered through your Section 125 plan, as underwritten by Reliance Standard Life Insurance Company, provides a simple way to secure coverage at low group rates.

Plan Features:

- Guarantee issue by attained age (initial enrollment only):
 - Under age 60 -- \$150,000
 - 60 to 64 -- \$25,000
 - 65+ -- No Guarantee Issue
- Additional coverage amounts up to 5 times salary, not to exceed \$300,000. Additional coverage requires completion of underwriting questionnaire and acceptance by the company.
- Accelerated death benefit if insured is diagnosed with terminal condition.
- Portability available for terminations other than retirement if you have not attained age 70. Election must be made within 31 days of termination. New Feature-see brochure for details.

Sample Employee Monthly Premiums

	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$225,000	\$250,000
Under Age 19	\$1.23	\$2.45	\$3.68	\$4.90	\$6.13	\$7.35	\$8.58	\$9.80	\$11.03	\$12.25
20 to 24	\$1.38	\$2.75	\$4.13	\$5.50	\$6.88	\$8.25	\$9.63	\$11.00	\$12.38	\$13.75
25 to 29	\$1.50	\$3.00	\$4.50	\$6.00	\$7.50	\$9.00	\$10.50	\$12.00	\$13.50	\$15.00
30 to 34	\$1.88	\$3.75	\$5.63	\$7.50	\$9.38	\$11.25	\$13.13	\$15.00	\$16.88	\$18.75
35 to 39	\$2.63	\$5.25	\$7.88	\$10.50	\$13.13	\$15.75	\$18.38	\$21.00	\$23.63	\$26.25
40 to 44	\$3.50	\$7.00	\$10.50	\$14.00	\$17.50	\$21.00	\$24.50	\$28.00	\$31.50	\$35.00
45 to 49	\$6.25	\$12.50	\$18.75	\$25.00	\$31.25	\$37.50	\$43.75	\$50.00	\$56.25	\$62.50
50 to 54	\$11.25	\$22.50	\$33.75	\$45.00	\$56.25	\$67.50	\$78.75	\$90.00	\$101.25	\$112.50
55 to 59	\$18.75	\$37.50	\$56.25	\$75.00	\$93.75	\$112.50	\$131.25	\$150.00	\$168.75	\$187.50
60 to 64	\$28.50	\$57.00	\$85.50	\$114.00	\$142.50	\$171.00	\$199.50	\$228.00	\$256.50	\$285.00
65 & Older	\$42.75	\$85.50	\$128.25	\$171.00	\$213.75	\$256.50	\$299.25	\$342.00	\$384.75	\$427.50

Coverage for spouse limited to 50% of Employee's insured amount (less than age 60 guaranteed issue \$20,000 for new hires; all others are underwritten). Premiums will change automatically each year when you attain an age that qualifies you for a new age bracket rate.

Spouse Monthly Premiums

	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000
Under Age 34	\$1.87	\$3.74	\$5.61	\$7.48	\$9.35
35 to 39	\$2.31	\$4.62	\$6.93	\$9.24	\$11.55
40 to 44	\$3.63	\$7.26	\$10.89	\$14.52	\$18.15
45 to 49	\$5.61	\$11.22	\$16.83	\$22.44	\$28.05
50 to 54	\$8.91	\$17.82	\$26.73	\$35.64	\$44.55
55 to 59	\$13.20	\$26.40	\$39.60	\$52.80	\$66.00
60 to 69	\$19.80	\$39.60	\$59.40	\$79.20	\$99.00

Coverage terminates at age 70.

Coverage for children is \$2.00 per month.

10 days to 6 months

6 months to age 19 (25 if full-time student)

Benefit

\$500

\$10,000

Employees wishing to enroll in this benefit will receive further information in the brochure which will be distributed to you during the enrollment period, from your representative.

Effect of Prior Coverage

If you were participating in and insured by the Participating Employer's prior plan on the date immediately prior to the Participating Employer's Effective Date shown on the Policy Schedule and are Actively-At-Work on such date, all amounts that were in force under the Participating Employer's prior plan on the date immediately preceding the Participating Employer's Effective Date with the Company are guaranteed issue up to the maximum benefit amount available under this plan. Employees currently insured for less than the Guarantee Issue Amount can increase coverage up to the Guarantee Issue Amount during the initial Open Enrollment period without providing Evidence of Insurability. During the Open Enrollment period, currently insured Employees can also request an increase in the amount of coverage in excess of the Guarantee Issue Amount but are required to provide Evidence of Insurability satisfactory to the Company before the amounts in excess of the Guarantee Issue Amount will become effective.

For each Insured Person's or Insured Dependent's individual coverage, coverage will be deemed continuous and uninterrupted and no change will have retroactive effect. However, if you elect to increase your amount of coverage, the increased amounts will be subject to any other plan provisions.

Benefit Limitations

Benefits will reduce 50% at age 70.

No Life Insurance benefits will be payable under the Policy for death caused by suicide or self-destruction, or any attempt at it within 24 months after the person's coverage under the Reliance Standard Life Insurance Company Policy becomes effective.

Termination of Employee Voluntary Life Insurance

Your Voluntary Life Insurance ends if: 1. your employment ends; 2. you are no longer Actively-At-Work; 3. premiums are not paid; 4. you are no longer an eligible employee; 5. Voluntary Life Insurance is no longer provided by the Participating Employer; 6. the policy terminates; 7. you enter the military, naval or air force of a country or international organization on a full-time active-duty basis; or 8. the Participating Employer's coverage under the policy ends.

Effective Date of Dependent Coverage

You may apply for Family Life Insurance Benefits for your spouse, less than age 70 at the time of application, or child. Such benefit that is less than or equal to the Guarantee Issue Amount begins on the latest of the following: 1. the Participating Employer's Effective Date, if you apply for Family Life Insurance prior to such date; 2. your Effective Date if application for Family Life Insurance is made within 31 days of your eligibility date; 3. the date we approve the application for Family Life Insurance, subject to proof of Evidence of Insurability, if application is made more than 31 days after your eligibility date; 4. the date we approve the application for Family Life Insurance, if application is made within 31 days of you acquiring a new spouse or child; 5. the date we approve the application for Family Life Insurance, subject to proof of Evidence of Insurability, if application is made more than 31 days after acquiring a new spouse or child.

Any Family Life Insurance benefit that is in excess of the guarantee issue amount will become effective when we approve the required Evidence of Insurability.

No Family Life Insurance benefit will be effective until the required premium is paid.

Note: Dependent coverage may only be taken in conjunction with Employee coverage. Dependent coverage may not be taken on a stand-alone basis. A spouse or child who is insured as an Employee under this plan cannot also be insured as a dependent. If both you and your spouse are insured under this plan as employees, only one of you may insure your children as dependents.

Termination of Family Coverage

Your Insured Spouse's or Insured Child's Life Insurance ends if: 1. your coverage ends; 2. the Participating Employer's coverage under the policy ends; 3. you are no longer eligible for Family Life Insurance; 4. you notify us in writing to discontinue the Family Life Insurance; 5. the premium is not paid; 6. Family Life Insurance is no longer provided by the policy; 7. your Insured Spouse or Insured Child ceases to qualify for coverage under the policy, 8. your Insured Spouse or Insured Child enters the military, naval or air force of any country or international organization on a full-time active duty basis; or 9. your Spouse attains age 70

It is important to enroll for RELIANCE STANDARD LIFE INSURANCE COMPANY'S Voluntary Term Life Insurance when you are first eligible. If you do not enroll as a new hire, and you decide you'd like coverage or increased coverage at a later time, you will be required to provide evidence of insurability. Your future opportunities to enroll in the plan may be limited, and you may be denied coverage.

If you enroll in the plan as a new hire, you will not have to provide medical evidence of insurability to qualify for coverage up to the Guarantee Issue Amount. You will need to provide evidence for amounts over the Guarantee Issue Amount.

This is an informational flyer and you will be receiving a brochure containing all of the details of the plan at enrollment.

This flyer provides a brief description of the important features of the insurance plan. It is not a contract of insurance.

The terms and conditions of coverage are set forth in Policy number VG 600901, on Policy Form number LRS-9388-0107.

The Policy is subject to the laws of the state in which it is issued. Please keep this information as a reference.

Bay Bridge Administrators
P.O. Box 161690 | Austin, Texas 78716 | 1-800-845-7519

Underwritten by:

RELIANCE STANDARD
Life Insurance Company



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