

## Plan Highlights

### Group Basic Life / AD&D Insurance



**NEENAH**  
JOINT SCHOOL DISTRICT

#### Neenah Joint School District

#### ELIGIBILITY

All Active Full-Time Employees working 30 hours or more per week, except for any person working on a temporary or seasonal basis.

#### BENEFIT AMOUNT

**Basic Life and AD&D:** 1 times earnings, rounded to the next higher \$1,000, subject to a maximum of \$175,000.

#### GUARANTEED ISSUE

Under age 60: \$175,000  
Age 60 but less than age 70: \$175,000  
Age 70 and over: \$175,000

#### CONTRIBUTION REQUIREMENTS

Coverage is 100% Employer Paid.

#### VALUE-ADDED SERVICES

- ▶ Bereavement Counseling Services
- ▶ Travel Assistance Services

#### AD&D SCHEDULE

For Accidental Loss of	Amount Payable
Life	100%
Both Hands	100%
Both Feet	100%
Sight of Both Eyes	100%
One Hand and One Foot	100%
One Hand and Sight of One Eye	100%
One Foot and Sight of One Eye	100%
Speech and Hearing	100%
One Hand	50%
One Foot	50%
Sight of One Eye	50%
Speech	50%
Hearing	50%
For Total Loss of	Amount Payable
Both Arms and Both Legs	100%
Both Arms and One Leg or Both Legs and One Arm	75%
Both Arms	67%
Both Legs	67%
One Arm and One Leg	67%
One Arm or One Leg	50%

#### BENEFIT REDUCTION DUE TO AGE

<u>Age</u>	<u>Original Benefit Reduced to</u>
70	50%

#### FEATURES

- ▶ Living Benefit
- ▶ Air Bag Benefit
- ▶ Conversion Privilege
- ▶ Seat Belt Benefit
- ▶ Waiver of Premium

**RELIANCE STANDARD**  
LIFE INSURANCE COMPANY

[www.reliancestandard.com](http://www.reliancestandard.com)

This Plan Highlight is not a complete description of the insurance coverage. Insurance is provided under group policy form LRS-6422, et al. This is not a binding contract. Should there be a difference between this Plan Highlight and the contract, the contract will govern. The Certificate of Coverage will be made available to you that describes the benefits in greater detail; however a benefit will not be paid if caused or contributed by an exclusion listed in the Certificate.

Reliance Standard Life Insurance Company is licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. In New York, insurance products and services are provided through First Reliance Standard Life Insurance Company, Home Office: New York, NY. Product features and availability may vary by state.