

## Plan Highlights

# Group Critical Illness

## U.S. Venture, Inc.

### COVERAGE

Critical illness insurance provides a fixed, lump-sum benefit upon diagnosis of a critical illness, which can include heart attack, stroke, paralysis and more. These benefits are paid directly to the insured and may be used for any reason, from deductibles and prescriptions to transportation and childcare.

### ELIGIBILITY

All eligible Employees and their dependents as defined by *U.S. Venture, Inc.* and reflected in your Certificate of Insurance. A person may not have coverage as both an Employee and Dependent.

### BENEFITS AMOUNTS

|                 |  |
|-----------------|--|
| <b>Employee</b> | Choose from a minimum of \$5,000 to a maximum of \$25,000 in \$5,000 increments.   |
| <b>Spouse</b>   | Choose from a minimum of \$5,000 to a maximum of \$25,000 in \$5,000 increments, not to exceed 100% of approved employee amount. |
| <b>Child</b>    | 50% of employee coverage   |

### BENEFIT FEATURES

- Lifetime Maximum Benefit 1000% of Insurance Amount
- Portability – you can take your coverage with you at the same rates
- Recurrence Benefit – (Same type of Critical Illness diagnosed months or later)
- Wellness Benefits – Any preventative health screening or test including but not limited to, annual physicals, immunizations, dental exams and mental health screenings.
- Subsequent Occurrence Benefit (Different Type of Critical Illness diagnosed)

### GUARANTEED ISSUE

The maximum amount of coverage you and your spouse, if applicable, can elect without providing evidence of insurability.

|                 |  |
|-----------------|--|
| <b>Employee</b> | \$25,000                               |
| <b>Spouse</b>   | \$25,000                               |
| <b>Child</b>    | All Child amounts are guaranteed issue |

### BENEFIT PROVISIONS

#### Recurrence

We may pay a reduced benefit as shown on the Certificate of Insurance for a Critical Illness that is the same Critical Illness previously diagnosed and for which a benefit was paid under the policy as long as the diagnoses are separated by at least the number of months shown on the Certificate of Insurance.

#### Subsequent Occurrence

We may pay for a Critical Illness diagnosed different from a Critical Illness previously diagnosed for which a benefit has been paid under the policy as long as the diagnoses are separated by at least the number of months shown on the Certificate of Insurance.



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

Reliance Matrix is branding name. Reliance Standard Life Insurance Company (Home Office Schaumburg, IL) is licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. First Reliance Standard Life Insurance Company (Home Office New York, NY) is licensed in New York and Delaware. Standard Security Life Insurance Company of New York (Home Office New York, NY) is licensed in all states. Absence services are provided by Matrix Absence Management, Inc. Product features and availability may vary by state.

## CONTRIBUTION REQUIREMENTS

Coverage is 100% employee paid.

## PREMIUM TABLE

Refer to the attached Premium Table



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

Reliance Matrix is branding name. Reliance Standard Life Insurance Company (Home Office Schaumburg, IL) is licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. First Reliance Standard Life Insurance Company (Home Office New York, NY) is licensed in New York and Delaware. Standard Security Life Insurance Company of New York (Home Office New York, NY) is licensed in all states. Absence services are provided by Matrix Absence Management, Inc. Product features and availability may vary by state.

| Included Benefits: Cancer Conditions                | Percentage of Coverage Amount - Standard |
|---|--|
| Carcinoma in Situ                                   | 25%                                      |
| Invasive Cancer                                     | 100%                                     |
| Skin Cancer   | 5%                                       |
| Included Benefits: Neurological Conditions          | Percentage of Coverage Amount - Standard |
| Alzheimer's   | 100%                                     |
| Benign Brain Tumor                                  | 100%                                     |
| Coma  | 100%                                     |
| Motor Neuron Disease (ALS, Lou Gehrig's)            | 100%                                     |
| Multiple Sclerosis                                  | 100%                                     |
| Parkinson's   | 100%                                     |
| Severe Brain Damage                                 | 100%                                     |
| Stroke  | 100%                                     |
| Included Benefits: Heart Conditions                 | Percentage of Coverage Amount - Standard |
| Coronary Disease                                    | 25%                                      |
| Heart Attack  | 100%                                     |
| Ruptured Cerebral, Carotid or Aortic Aneurysm       | 100%                                     |
| Included Benefits: Other Conditions                 | Percentage of Coverage Amount - Standard |
| Acute Respiratory Distress Syndrome (ARDS)          | 25%                                      |
| Loss of Hearing                                     | 100%                                     |
| Loss of Sight                                       | 100%                                     |
| Loss of Speech                                      | 100%                                     |
| Major Organ Failure ( <i>includes bone marrow</i> ) | 100%                                     |
| Paralysis   | 100%                                     |
| Included Benefits: Childhood Conditions             | Percentage of Coverage Amount - Standard |
| Cerebral Palsy                                      | 100%                                     |
| Cleft Lip or Palate                                 | 100%                                     |
| Cystic Fibrosis                                     | 100%                                     |
| Down syndrome                                       | 100%                                     |
| Muscular Dystrophy                                  | 100%                                     |
| Spina Bifida  | 100%                                     |
| Additional Features                                 | Percentage of Coverage Amount - Standard |
| Wellness (Health Screening) Benefit                 | \$100.00                                 |
| Lifetime Maximum Benefit                            | 1000% of the Amount of Insurance         |
| Recurrence Benefit                                  | 100% of Benefit / 6 months               |
| Subsequent Occurrence                               | 100% of Benefit / 6 months               |
| Benefit Waiting Period                              | None                                     |
| Pre-Existing Limitation                             | None                                     |
| Transfer of Coverage                                | Yes                                      |
| Portability   | Included                                 |
| Waiver of Premium                                   | None                                     |

## EXCLUSIONS AND LIMITATIONS

Exclusions and limitations apply and can vary by state. For a comprehensive list of exclusions and limitations, please refer to the Certificate of Insurance.

## NON-INSURANCE SERVICES

- Travel Assistance Services

## ADDITIONAL INFORMATION

This Plan Highlights document provides a brief description of the key features of the Reliance Standard Life Insurance Company 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 LRS-9537-0118, et al.



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

Reliance Matrix is branding name. Reliance Standard Life Insurance Company (Home Office Schaumburg, IL) is licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. First Reliance Standard Life Insurance Company (Home Office New York, NY) is licensed in New York and Delaware. Standard Security Life Insurance Company of New York (Home Office New York, NY) is licensed in all states. Absence services are provided by Matrix Absence Management, Inc. Product features and availability may vary by state.

# Reliance Standard Plans

## Critical Illness Insurance Premium Table

**Plan Holder: U.S. Venture, Inc.**  
**Policy Number: VCI2000013179**

### SCHEDULED BENEFIT

Each eligible employee may elect coverage for his/her self and eligible dependents, an amount of insurance shown in the table below.

### PREMIUMS

To find your and your spouse's premium:

- Determine your age band (your age as of your last birthday).
- Select a benefit amount from the Benefit Amount column from the table below for you and your spouse. The rates for insurance you have elected will be found in the corresponding Age range column also below.
- When electing coverage for your spouse, you will use 70 as of last birthday.
- Please see page 2 for determining premium for dependent children.

Please note the following:

- Your and your spouse's rates change as you and your spouse move from one age bracket to the next, based on the age determination rules.
- Your and your spouse coverage amounts are subject to benefit reductions as stated on the Plan Highlights so benefit amounts are reduced according to the age-based reduction chart shown on the Plan Highlights.

### Employee Monthly Premiums:

| Benefit Amount | Age 0-19 | Age 20-24 | Age 25-29 | Age 30-34 | Age 35-39 | Age 40-44 | Age 45-49 | Age 50-54 | Age 55-59 | Age 60-64 | Age 65-69 | Age 70-74 | Age 75-79 | Age 80-84 | Age 85+  |
|----------------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|----------|
| \$5,000        | \$1.40   | \$1.40    | \$1.70    | \$2.10    | \$2.70    | \$4.10    | \$6.60    | \$9.80    | \$13.90   | \$20.45   | \$28.35   | \$18.20   | \$25.60   | \$25.60   | \$25.60  |
| \$10,000       | \$2.80   | \$2.80    | \$3.40    | \$4.20    | \$5.40    | \$8.20    | \$13.20   | \$19.60   | \$27.80   | \$40.90   | \$56.70   | \$36.40   | \$51.20   | \$51.20   | \$51.20  |
| \$15,000       | \$4.20   | \$4.20    | \$5.10    | \$6.30    | \$8.10    | \$12.30   | \$19.80   | \$29.40   | \$41.70   | \$61.35   | \$85.05   | \$54.60   | \$76.80   | \$76.80   | \$76.80  |
| \$20,000       | \$5.60   | \$5.60    | \$6.80    | \$8.40    | \$10.80   | \$16.40   | \$26.40   | \$39.20   | \$55.60   | \$81.80   | \$113.40  | \$72.80   | \$102.40  | \$102.40  | \$102.40 |
| \$25,000       | \$7.00   | \$7.00    | \$8.50    | \$10.50   | \$13.50   | \$20.50   | \$33.00   | \$49.00   | \$69.50   | \$102.25  | \$141.75  | \$91.00   | \$128.00  | \$128.00  | \$128.00 |

### Dependent Child(ren)

Your dependent child(ren) is eligible for a benefit amount of 50% of your Critical Illness benefit election.

### To calculate Dependent Child(ren) Benefit

Employee Benefit Amount x 50% = Dependent Child(ren) Benefit. No rounding needed.

### Please read this important information

You may not have coverage as both an employee and as a dependent.

Employee must have coverage in order for spouse and dependent children to be covered, if applicable.

Please Note: *These rates are approximate and subject to change.*



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

Reliance Matrix is branding name. Reliance Standard Life Insurance Company (Home Office Schaumburg, IL) is licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. First Reliance Standard Life Insurance Company (Home Office New York, NY) is licensed in New York and Delaware. Standard Security Life Insurance Company of New York (Home Office New York, NY) is licensed in all states. Absence services are provided by Matrix Absence Management, Inc. Product features and availability may vary by state.