

# RELIANCE STANDARD

Life Insurance Company

## University of Illinois *CampusCare*

*All qualified participants receive the following benefits.*

### **Group Life and Accidental Death and Dismemberment**

#### **Schedule of Benefits:**

Life Insurance: \$2,500

Accidental Death & Dismemberment: \$2,500

#### **Age Reduction:**

The Principal Sum will be reduced by 50% of the pre-age 65 amount at age 75; and an additional 25% of the pre-age 65 amount at age 80. Terminates at Retirement.

#### **Conversion:**

The conversion privilege gives an Insured the right, under certain conditions, to continue life insurance protection under a non-term permanent insurance policy\*. We require no medical examination or other evidence of insurability -- regardless of age or state of health -- as long as application is made and the first premium is paid within 31 days of termination of insurance coverage.

#### **Critical Illness Benefit:**

If the insured qualifies for benefits in accordance with the Waiver of Premium in the Event of Total Disability provision because he/she has been diagnosed by a Physician as Totally Disabled due to any of the following conditions or procedures (as defined in the policy);

- 1) Life Threatening Cancer,
- 2) Heart Attack,
- 3) Kidney (Renal) Failure,
- 4) Receipt of a Major Organ Transplant, or
- 5) Stroke

RSL will pay the Insured an additional, one-time, lump sum benefit in an amount equal to 10% of the death benefit under the basic life portion of the policy up to a maximum of \$100,000.

The lump sum benefit applies only to the first condition or procedure to occur (among those listed above) which qualifies the Insured for Waiver of Premium benefits. No further lump sum benefits will be payable under this provision.

#### **Bereavement Counseling Services:**

We recognize everyone may need help from time to time, and may have no place to turn. Rather than let them face a tough situation alone, we provide a place for insureds to turn when they need counseling. In cooperation with Health Management Systems of America (HMSA), we offer a toll-free counseling service to all household members who experience the loss of a loved one. Professional counselors who are experienced with the human emotions associated with the death of a loved one are available to help those who want to reach out.

The counseling service is available at no cost, 24 hours a day, seven days a week.

During the installation of your Group Insurance plan, we will provide you with brochures outlining details of the Group Term Life Bereavement Counseling Services

**Accidental Death and Dismemberment Benefit:**

If an Insured suffers an accidental injury that results in death or dismemberment, we will pay the benefit specified.

The following amount of the benefit is paid for loss of:

<b>Loss</b>	<b>Benefit</b>
Life	Principal Sum
Two or more members*	Principal Sum
Speech and hearing	Principal Sum
Sight of both eyes	Principal Sum
One member*	One half (1/2) Principal Sum
Speech or hearing	One half (1/2) Principal Sum
Thumb and index finger of the same hand	One quarter (1/4) Principal Sum

The death or dismemberment must result from a bodily injury caused solely by an accident that occurs while the person is insured. The dismemberment must occur within one year of the accident for a benefit to be paid. Only one benefit (the larger) is paid for more than one loss resulting from any one accident.

\* "Member" is defined as one hand or one foot.

In the event of a claim or for a copy of the complete policy, contact Customer Service at 800-333-1555.

Only completed claim forms should be returned to the offices of Reliance Standard Life Insurance Company, Attn: Group Life Claims P.O. 8330 Philadelphia PA 19101

Policy number: GL137175

*This is only a summary of your benefits.*

*Please consult your benefit booklet for a more detailed description of the program. The full conditions and provisions of the policy are included in the master policy on file at: University of Illinois*

a **DELPHI** company