

Plan Description & Cost Summary

Prepared For Gulf Reserve Nursing and Rehabilitation

Basic Life & AD&D Plan Description

Eligibility

Each Active Full-Time Employee working 30 hours or more per week except any person working on a temporary or seasonal basis.

Our standard eligibility includes employees who are US citizens working in the US; contact your sales office if you have employees who are not US citizens working in the US, and you'd like us to consider them in the eligibility.

Benefit Descriptions

*Benefit Amount:	\$50,000
Age Reduction:	35% of the pre-age 65 amount at age 65; and an additional 25% of the pre-age 65 amount at age 70; and an additional 20% of the pre-age 65 amount at age 75.
Guarantee Issue:	Terminates at Retirement.
**Living Benefit Rider:	\$10,000
Waiver of Premium:	75% to \$500,000
Family Medical Leave Ext.:	Included, disability starts before age 60 and lasts 9 months.
Bereavement Counseling:	Yes
Travel Assistance:	Yes
Portability:	Yes
AD&D Coverage:	No
Seat Belt Benefit:	24 Hour, excludes retirees.
Seat Belt/Air Bag Max:	10%
	\$25,000

If this Reliance Standard plan replaces an in-force plan, guarantee issue amounts will be capped at a maximum of 50% above the existing carrier's guarantee issue limits.

*Flat/Incremental benefits may be subject to an earnings cap, as described on the Limitations page.

**This may be expressed as Accelerated Benefit or Imminent Death Benefit.