

So important. So easy to enroll.

Voluntary Accidental Death & Dismemberment (AD&D)



Great news! Your employer is offering you the opportunity to purchase accident insurance at group rates from Reliance Standard, a trusted group benefits carrier for over a century.

No one plans for an accident — that's why they call them accidents! But if you have people who care about you, depend on you, you owe it to them to plan for their security. This type of insurance is invaluable because it helps provide additional financial protection to both you and your family in the event that an accident takes your life or leaves you handicapped. If you've never given much thought to accident insurance, now is a good time. And if you have thought about it, but have questions, read on — you may be surprised!

“What is the purpose of this coverage?”

If you die suddenly due to an accident, your family will face unexpected expenses and have to make financial decisions quickly. As an addition to your regular life insurance, AD&D insurance can cover major expenses like funeral costs and lost income for family members.

If you are severely injured in an accident, you may have expenses that are not covered by other insurance, like special equipment and the cost of renovating your home to make it accessible.

“I don't want the inconvenience of paying another monthly bill I can't afford.”

You can purchase the insurance your family needs with the convenience you require. Your employer has made it possible for you to purchase this coverage at group rates. You pay for your coverage through convenient payroll deduction. You can even convert this coverage to an individual policy and take it with you if you change jobs.

“I don't have a high-risk lifestyle.”

Accidental death is more common than most people realize. More than half of all injury-related deaths occur in homes and communities, and unfortunately, accidental deaths in the U.S. are rising at an alarming rate — more than 20 percent over a ten-year period, reaching 113,000 deaths in 2005. Accidental death is a silent epidemic in America.

National Safety Council, 2007

Voluntary Benefits. *So Important.*

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“The application process is probably complicated.”

Actually, you cannot be turned down for this insurance if you are an eligible employee — coverage is guaranteed — and there is no medical underwriting or late entrant penalty.

“Why Reliance Standard?”

You are buying Accidental Death & Dismemberment insurance from Reliance Standard Life Insurance Company, a national insurer in business for over a century.

“What do I do now?”

If you agree that you and your loved ones can benefit from this important coverage, it's easy to get started. Simply review the accompanying materials and complete the Reliance Standard enrollment form supplied by your employer. If you have questions or require an enrollment form, please contact your Benefits Administrator.

Additional information to aid you in your voluntary accidental death and dismemberment insurance purchase decision can be found online at www.RelianceStandard.com/voluntaryaccident.

This information is not an insurance policy and does not describe the whole plan. For more detailed information, you must ask your employer or Human Resources benefits manager. There is a detailed description of the plan's provisions, limitations and exclusions in the Certificate of Insurance or Policy, which is issued to you after your application is processed.

Reliance Standard Life Insurance Company provides insurance products in all states (except New York), the District of Columbia, Puerto Rico and the U.S. Virgin Islands. Benefits are provided under group policy form series LRS-8604, et al.

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