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**GROUP LIFE AND ACCIDENTAL DEATH  
AND DISMEMBERMENT INSURANCE  
PROGRAM**

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**School District Unit-46**



# RELIANCE STANDARD LIFE INSURANCE COMPANY

Home Office: Schaumburg, Illinois  
Administrative Office: Philadelphia, Pennsylvania

## CERTIFICATE OF INSURANCE

We certify that you (provided you belong to a class described on the Schedule of Benefits and your completed enrollment card is attached) are insured, for the benefits which apply to your class, under Group Policy No. GL 143474 issued to School District Unit-46, the Policyholder.

When loss of life covered under the Policy occurs, we will pay the amount stated on the Schedule of Benefits to the named beneficiary, subject to provisions entitled Beneficiary and Facility of Payment.

This Certificate is not a contract of insurance. It contains only the major terms of insurance coverage and payment of benefits under the Policy. It replaces all certificates that may have been issued to you earlier.

  
Secretary

  
President

**If you have any questions about your insurance, or need assistance, please call (800) 922-0509.**

## GROUP LIFE INSURANCE CERTIFICATE

This Group Life Certificate amends all previous Group Life Certificates and is dated September 21, 2016.

## TABLE OF CONTENTS

	<b>Page</b>
SCHEDULE OF BENEFITS .....	1.0
DEFINITIONS .....	2.0
GENERAL PROVISIONS .....	3.0
EFFECTIVE DATE AND TERMINATION .....	4.0
CONVERSION PRIVILEGE .....	5.0
BENEFICIARY AND FACILITY OF PAYMENT .....	6.0
SETTLEMENT OPTIONS .....	7.0
WAIVER OF PREMIUM IN EVENT OF TOTAL DISABILITY .....	8.0
ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE.....	9.0
COVERAGE FOR DISAPPEARANCE .....	10.0
CLAIMS PROVISIONS .....	11.0
DEPENDENT LIFE INSURANCE .....	12.0
EXTENSION OF COVERAGE UNDER THE FAMILY AND MEDICAL LEAVE ACT AND UNIFORMED SERVICES EMPLOYMENT AND REEMPLOYMENT RIGHTS ACT (USERRA)	13.0
PORTABILITY .....	14.0
GROUP TERM LIFE INSURANCE ACCELERATED BENEFIT RIDER .....	15.0
ACCELERATED BENEFIT RIDER DISCLOSURE .....	16.0

## **SCHEDULE OF BENEFITS**

**EFFECTIVE DATE:** October 1, 2008, as amended in the Policy through November 1, 2016

**ELIGIBLE CLASSES:** Each active, Full-time Administrator, except any person employed on a temporary or seasonal basis.

**INDIVIDUAL EFFECTIVE DATE:** The day you become eligible.

### **AMOUNT OF INSURANCE:**

**Basic Life and Accidental Death and Dismemberment:** Two and one half (2 1/2) times Earnings, rounded to the next higher \$1,000, subject to a minimum Amount of Insurance of \$50,000 and a maximum Amount of Insurance of \$400,000.

**Supplemental Life** (Applicable only to you if you elected Supplemental coverage and are paying the applicable premium): \$10,000 to \$400,000 in increments of \$10,000.

Amounts of supplemental insurance over \$250,000 are subject to our approval of your proof of good health. However, any proof of good health required due to late application for this insurance (See EFFECTIVE DATE OF INDIVIDUAL INSURANCE) will be at no expense to us.

The Amount of Basic Life and Accidental Death and Dismemberment Insurance terminates at retirement.

For Insureds age 75 and over, the Amount of Supplemental Life Insurance is subject to automatic reduction. Upon the Insured's attainment of the specified age below, the Amount of Supplemental Life Insurance will be reduced to the applicable percentage. This reduction also applies to Insureds who are age 75 or over on their Individual Effective Date.

<b>Age</b>	<b>Percentage of available or in force amount at age 74</b>
75-79	60%
80-84	35%
85-89	27.5%
90-94	20%
95-99	7.5%
100+	5%

**Dependent Life** (Applicable only to you if you elected Dependent Insurance coverage and are paying the applicable premium):

Spouse Amount: \$10,000 to \$250,000 in increments of \$10,000

Child Amount:

14 days to 6 months: \$1,000

6 months and over: \$10,000

Amounts of Insurance for spouses over \$50,000 are subject to our approval of your spouse's proof of good health. However, any proof of good health required due to late application for this insurance (See EFFECTIVE DATE OF DEPENDENT INSURANCE) will be at no expense to us.

The Spouse amount of insurance terminates at your spouse's attainment of age 75.

The Life amount will be reduced by any benefit paid under the Accelerated Benefit Rider.

**CHANGES IN AMOUNT OF INSURANCE:** Increases and decreases in the Amount of Insurance because of changes in age, class or earnings (if applicable) are effective on the date of the change, with respect to Basic Life; and the January 1st coinciding with or next following the date of the change, with respect to Supplemental Life.

With respect to increases in the Amount of Insurance, you must be Actively At Work on the date of the change, with respect to Basic Life; and the January 1st coinciding with or next following the date of the

change, with respect to Supplemental Life. If you are not Actively At Work when the change should take effect, the change will take effect on the day after you have been Actively At Work for one full day. However, if you have the right to choose your amount of Supplemental insurance, proof of good health will be required when you change your selection to increase the amount of your Supplemental insurance. Such proof must be approved by us for the increase to take effect.

Premium changes due to your age will occur on the date following the birthday that causes you to enter the next age bracket.

If an increase in, or initial application for, an Amount of Insurance is due to a life event change (such as marriage, birth or specific changes in employment status), proof of good health will not be required for amounts up to the guaranteed issue amount, provided you apply within thirty-one (31) days of such life event.

**CONTRIBUTIONS:** You are not required to contribute toward the cost of the Basic Insurance. You are required to contribute toward the cost of the Supplemental Insurance. It is applicable to you only if you elected Supplemental coverage and are paying the applicable premium. You are required to contribute toward the cost of Dependent Life Insurance.

## DEFINITIONS

"We," "us" and "our" means Reliance Standard Life Insurance Company.

"You," "your" and "yours" means a person who meets the eligibility requirements of the Policy and is enrolled for this insurance.

"Actively at work" and "active work" means actually performing on a Full-time basis each and every duty pertaining to your job in the place where and the manner in which the job is normally performed, either at the Policyholder's place of business, your home or a site you are required to travel, as long as you are not hospital confined or disabled due to an injury or sickness. This includes approved time off such as vacation, jury duty and funeral leave.

"Full-time" means working for the Policyholder for a minimum of 20 hours during your regularly scheduled work week.

"The date you retire" or "retirement" means the effective date of your:

- (1) retirement pension benefits under any plan of a federal, state, county or municipal retirement system, if such pension benefits include any credit for employment with the Policyholder;
- (2) retirement pension benefits under any plan which the Policyholder sponsors, or makes or has made contributions;
- (3) retirement benefits under the United States Social Security Act of 1935, as amended, or under any similar plan or act.

"Earnings", as used in the SCHEDULE OF BENEFITS section, means your annual salary received from the Policyholder on the day just before the date of loss, prior to any deductions to a 401(k) and Section 125 plan. Earnings does not include commissions, overtime pay, bonuses, incentive pay or any other special compensation not received as basic salary.

"Total Disability" as used in the WAIVER OF PREMIUM IN EVENT OF TOTAL DISABILITY section, means your complete inability to perform the material and substantial duties of any occupation for which you are or become reasonably qualified by education, training or experience.

"Loss" as used in the ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE section, with respect to:

- (1) limb, means the complete severance of the hand or foot through or above the wrist or ankle joint;
- (2) the eye, speech or hearing, means total and irrecoverable loss thereof;
- (3) thumb and index finger, means severance through or above the metacarpophalangeal joints;
- (4) "Quadriplegia", means the total and permanent paralysis of both upper and lower limbs;
- (5) "Paraplegia", means the total and permanent paralysis of both lower limbs;
- (6) "Hemiplegia", means the total and permanent paralysis of the upper and lower limbs on one side of the body.

"Dependents" as used in the DEPENDENT LIFE INSURANCE section, means:

- (1) your legal spouse; and
- (2) your unmarried child(ren), age 14 days to 26 years; adoptive, foster and step-children who are considered Dependents if they are in your custody; and
- (3) your child(ren) beyond the limiting age who is incapable of self-sustaining employment by reason of intellectual disability or physical handicap and who is chiefly dependent on you for support and maintenance.

Additionally, if you are a partner in a civil union or for whom an Affidavit of Domestic Partnership is on file with the Policyholder and is in effect, your:

- (1) civil union partner or domestic partner; and
- (2) child(ren), provided he/she otherwise meets the definition of Dependent,

of the civil union or as named on such Affidavit will be considered your "Dependent". When your civil union partner or domestic partner is covered under the Policy, the word "spouse" as it appears in the Policy will be deemed to mean civil union partner or "domestic partner" unless the context indicates otherwise.

"Injury" means accidental bodily injury which is caused directly by accidental means and which occurs while your coverage under the Policy is in force.

## **GENERAL PROVISIONS**

### **INCONTESTABILITY**

Any statements made by you or any Insured Dependent, or on your behalf or any Insured Dependent's behalf to persuade us to provide coverage, will be deemed a representation, not a warranty. This provision limits our use of these statements in contesting the amount of insurance for which you are or any Insured Dependent is covered. The following rules apply to each statement:

- (1) No statement will be used in a contest unless:
  - (a) it is in a written form signed by you or any Insured Dependent, or on your behalf or any Insured Dependent's behalf; and
  - (b) a copy of such written instrument is or has been furnished to you or any Insured Dependent, your or any Insured Dependent's beneficiary or legal representative.
- (2) If the statement relates to your or any Insured Dependent's insurability, it will not be used to contest the validity of insurance which has been in force, before the contest, for at least two (2) years during your or an Insured Dependent's lifetime.

### **ASSIGNMENT**

Ownership of any benefit provided under the Policy may be transferred by assignment. An irrevocable beneficiary must give written consent to assign this insurance. Written request for assignment must be made in duplicate at our Administrative Offices. Once recorded by us, an assignment will take effect on the date it was signed. We are not liable for any action we take before the assignment is recorded.

## EFFECTIVE DATE AND TERMINATION

**EFFECTIVE DATE OF INDIVIDUAL INSURANCE:** If the Policyholder pays the entire premium, your insurance will go into effect on the date stated on the Schedule of Benefits. If you pay a part of the premium, you must apply in writing for the insurance to go into effect. You will become insured on the later of:

- (1) the Individual Effective Date stated on the Schedule of Benefits, if you apply on or before that date; or
- (2) the date you apply, if you apply within thirty-one (31) days from the date you first met the eligibility requirements; or
- (3) the date we approve any required proof of good health. We require proof of good health if you apply:
  - (a) after thirty-one (31) days from the date you first become eligible; or
  - (b) after you terminated this insurance but you remained in a class eligible for this insurance; or
  - (c) for an Amount of Insurance greater than the Amount of Insurance shown on the Schedule of Benefits as not subject to our approval of a person's good health; or
  - (d) for an Amount of Insurance greater than you were insured for under the prior group life insurance plan carrier, if applicable; or
  - (e) after being eligible for coverage under a prior group life insurance plan for more than thirty-one (31) days but did not elect to be covered under that prior plan; or
- (4) the date premium is remitted.

Changes in your amount of insurance are effective as shown on the Schedule of Benefits.

If you are not actively at work on the day your insurance is to go into effect, the insurance will go into effect on the day you return to active work for one full day.

**TERMINATION OF INSURANCE:** Your insurance will terminate on the first of the following to occur:

- (1) the date the Policy terminates; or
- (2) the date you cease to be in a class eligible for this insurance; or
- (3) the end of the period for which premium has been paid for you;  
or
- (4) the date you retire; or
- (5) the date you cease employment with the Policyholder; except:
  - (a) insurance will be continued for you if you are absent due to a disability during any period the premium is being waived under the Policy; and
  - (b) insurance will be continued for you, by payment of premium, limited to the following:
    - (1) up to two (2) months, if due to temporary lay-off; or
    - (2) up to twenty-four (24) months, if due to an approved leave of absence (including Family and Medical Leave of Absence); or
    - (3) up to three (3) months, if due to your paid vacation; or
    - (4) for as long as you are campaigning or servicing in a public office; or
    - (5) for up to six (6) months, if due to your entering reserve duty in the armed services.

In all of the above instances, the Policyholder must act as not to discriminate unfairly among Insureds in similar situations.

- (6) the date you request in writing to have your insurance terminated; or
- (7) the date you cease to be Actively at Work due to a labor dispute, including any strike, work slow down or lock-out; or
- (8) the date you enter active duty in any armed service during a time of war (declared or undeclared).

While the Policy is in force, the Policyholder may continue your insurance pursuant to the Family and Medical Leave Act of 1993, as

amended, or continue insurance pursuant to a state required continuation law which is more favorable to you, if applicable.

While the Policy is in force, the Policyholder may continue your insurance pursuant to the Uniformed Services Employment and Reemployment Act (USERRA).

**CONTINUATION OF INSURANCE:** Your insurance may be continued, by payment of premium (as stated in under Termination of Individual Insurance) and will cease on the first of the following to occur:

- (1) the date you fail to remit premiums to the Policyholder to continue coverage; or
- (2) the date the Policyholder fails to remit premiums; or
- (3) the date you become Actively at Work for the Policyholder or another employer; or
- (4) the date the labor dispute ends; or
- (5) six (6) months following the commencement of the labor dispute; or
- (6) the date the Policyholder does not furnish requested information to us.

**CONTINUATION DURING A LABOR DISPUTE:** If your insurance under the Policy would normally terminate because of a labor dispute, then your insurance may be continued subject to the following conditions:

- (1) For your amount of insurance, you must remit premiums to the Policyholder before each premium due date. If your coverage is being continued, the Policyholder will submit the total premium due to us on each premium due date. The premium is based on the current premium rate in force when the labor dispute commenced. We have the right to change this premium.
- (2) The Policyholder must keep records for the collection of premiums and furnish us any information on your coverage, if it is being continued.
- (3) The union must furnish any requested information to us. If the union does not provide such information, continuation will cease.

## CONVERSION PRIVILEGE

You can use this privilege when your insurance is no longer in force. It has several parts. They are:

- A. If the insurance ceases due to termination of employment or membership in any of the Policy's classes, an individual Life Insurance Policy may be issued. You are entitled to a policy without disability or supplemental benefits. You must make written application for the policy within thirty-one (31) days after you terminate. The first premium must also be paid within that time. The issuance of the policy is subject to the following conditions:
- (1) The policy will, at your option, be on any one of our forms, except for term life insurance. It will be the standard type issued by us for the age and amount applied for;
  - (2) The policy issued will be for an amount not over what you had before you terminated. However, if this amount is \$10,000 or more, the minimum amount of the Policy must be at least \$10,000.
  - (3) The premium due for the policy will be at our usual rate. This rate will be based on the amount of insurance, class of risk and your age at date of policy issue; and
  - (4) Proof of good health is not required.
- B. If the insurance ceases due to the termination or amendment of the Policy, an individual Life Insurance Policy can be issued. You must have been insured for at least five (5) years under the Policy. The same rules as in A above will be used, except that the face amount will be the lesser of:
- (1) The amount of your Group Life benefit under the Policy. This amount will be less any amount you are entitled to under any group life policy issued by us or another insurance company; or
  - (2) \$10,000.

- C. If the insurance reduces, as may be provided in the Policy, an individual Life Insurance Policy can be issued. The same rules as in A above will be used, except that the face amount will not be greater than the amount which ceased due to the reduction.
- D. If you die during the time provided in A above in which you are entitled to apply for an individual policy, we will pay the benefit under the Group Policy that you were entitled to convert. This will be done whether or not you applied for the individual policy.
- E. Any policy issued with respect to A, B or C above will be put in force at the end of the thirty-one (31) day period in which application must be made.
- F. If you are entitled to have an individual policy issued to you without proof of health, then you must be given notice of this right at least fifteen (15) days before the end of the period specified above. Such notice must be: (1) in writing; and (2) presented or mailed to you by the Policyholder. If not, you will have an additional period in order to do so. This additional period will end fifteen (15) days after you are given notice. This period will not extend beyond sixty (60) days after the expiration date of the period provided above. This insurance will not be continued beyond the period provided in A above.

## **BENEFICIARY AND FACILITY OF PAYMENT**

**BENEFICIARY:** The beneficiary will be as named in writing by you to receive benefits at your death. This beneficiary designation must be on file with us or the Plan Administrator and will be effective on the date you sign it. Any payment made by us before receiving the designation shall fully discharge us to the extent of that payment.

If you name more than one beneficiary to share the benefit, you must state the percentage of the benefit that is to be paid to each beneficiary. Otherwise, they will share the benefit equally.

The beneficiary's consent is not needed if you wish to change the designation. His/her consent is also not needed to make any changes in the Policy.

If the beneficiary dies at the same time as you, or within fifteen (15) days after your death but before we received written proof of your death, payment will be made as if you survived the beneficiary, unless noted otherwise.

If you have not named a beneficiary, or the named beneficiary is not surviving at your death, any benefits due shall be paid to the first of the following classes to survive you:

- (1) your legal spouse, legally recognized civil union/domestic partner;
- (2) your surviving child(ren) (including legally adopted child(ren)), in equal shares;
- (3) your surviving parents, in equal shares;
- (4) your surviving siblings, in equal shares; or, if none of the above,
- (5) your estate.

We will not be liable for any payment we have made in good faith.

**FACILITY OF PAYMENT:** If a beneficiary, in our opinion, cannot give a valid release (and no guardian has been appointed), we may pay the benefit to the person who has custody or is the main support of the beneficiary. Payment to a minor shall not exceed \$1,000.

If you have not named a beneficiary, or the named beneficiary is not surviving at your death, we may pay up to \$2,000 of the benefit to the person(s) who, in our opinion, have incurred expenses in connection with your last illness, death or burial.

The balance of the benefit, if any, will be held by us, until an individual or representative:

- (1) is validly named; or
- (2) is appointed to receive the proceeds; and
- (3) can give valid release to us.

The benefit will be held with interest at a rate set by us.

We will not be liable for any payment we have made in good faith.

## **SETTLEMENT OPTIONS**

You may elect a different way in which payment of the Amount of Insurance can be made. You must provide a written request to us, for our approval, at our Administrative Office. If the option covers less than the full amount due, we must be advised of what part is to be under an option. Amounts under \$2,000 or option payments of less than \$20.00 each are not eligible.

If no instructions for a settlement option are in effect at your death, the beneficiary may make the election, with our consent.

Settlement Options are described in the Policy.

## WAIVER OF PREMIUM IN EVENT OF TOTAL DISABILITY

We will extend the Amount of Insurance during a period of Total Disability for one (1) year if:

- (1) you become totally disabled prior to age 60;
- (2) the Total Disability begins while you are insured;
- (3) the Total Disability begins while the Policy is in force;
- (4) the Total Disability lasts for at least 6 months;
- (5) the premium continues to be paid; and
- (6) we receive proof of Total Disability within one (1) year from the date it began.

You must apply for Waiver of Premium no later than twelve (12) months after you cease to be Actively at Work. Proof of claim is required no later than fifteen (15) months after you cease to be Actively at Work.

After proof of Total Disability is approved by us, neither you or the Policyholder is required to pay premiums. Also, any premiums paid from the start of the Total Disability will be returned.

We will ask you to submit annual proof of continued Total Disability. The Amount of Insurance may then be extended for additional one (1) year periods. You may be required to be examined by a Physician approved by us as part of the proof. We will not require you to be examined more than once a year after the insurance has been extended two (2) full years.

The Amount of Insurance extended will be limited to the amount of basic group life coverage and any applicable supplemental group life coverage on your life that was in force at the time that Total Disability began excluding any additional benefits. This amount will not increase. This amount will reduce or cease at any time it would reduce or cease if you had not been totally disabled. If you die, we will be liable under this extension only if written proof of death is received by us.

The Amount of Insurance extended for you will cease on the earliest of:

- (1) the date you no longer meet the definition of Total Disability; or
- (2) the date you refuse to be examined; or
- (3) the date you fail to furnish the required proof of Total Disability;  
or
- (4) the date you become age 65; or
- (5) the date you retire.

If your insurance terminates while you are Totally Disabled, you may continue your coverage by payment of premium. Such continuation of coverage will end of the earliest of the following to occur:

- (1) the date the required premium is due and not paid; or
- (2) the date you are approved for Waiver of Premium to begin; or
- (3) the date ending six (6) months after your insurance terminated.

You may use the conversion privilege when this extension ceases. Please refer to the Conversion Privilege section for rules. You are not entitled to conversion if you return to work and are again eligible for the insurance under the Policy. If you use the conversion privilege, benefits will not be payable under the Waiver of Premium in Event of Total Disability provision unless the converted policy is surrendered to us.

## ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

Nothing in this section will change or affect any of the terms of the Policy other than as specifically set out in this section. All the Policy provisions not in conflict with these provisions shall apply to this section.

If you suffer any one of the losses listed below, as a result of an injury, we will pay the benefit shown. The Loss must be caused solely by an accident which occurs while you are insured, and must occur within 365 days of the accident. Only one benefit (the larger) will be paid for more than one Loss resulting from any one accident. The Amount of Insurance can be found on the Schedule of Benefits.

### LOSS:

### AMOUNT OF INSURANCE:

Life .....	The Full Amount
Speech and Hearing .....	The Full Amount
Speech or Hearing .....	One-Half of the Amount
The Sight of One Eye .....	One-Half of the Amount
One Limb .....	One-Half of the Amount
Thumb and Index Finger of the Same Hand.....	One-Quarter of the Amount
Quadriplegia .....	The Full Amount
Paraplegia .....	Three-Quarters of the Amount
Hemiplegia.....	One-Half of the Amount

### EXCLUSIONS

A benefit will not be payable for a loss:

- (1) caused by suicide (while sane or insane) or intentionally self-inflicted injuries; or
- (2) caused by or resulting from active participation in war or any act of war, declared or undeclared or your active duty in any armed service during a time of war; or
- (3) caused by bodily or mental sickness, disease or infection of any kind, unless an infection is due to an accidental cut or wound; or
- (4) sustained during your commission or attempted commission of an assault, felony or other criminal act; or
- (5) caused by your voluntary consumption of any controlled

substance (as defined in Title II of the Comprehensive Drug Abuse Prevention and Control Act of 1970, as now or hereafter amended), unless administered on the advice of a Physician; or

- (6) sustained because of active participation in a riot, rebellion or insurrection; or
- (7) caused by an Injury sustained by participating in any aviation related activities, except as defined as a fare-paying passenger; or
- (8) caused by your operation of a Motorized Vehicle while Intoxicated.

“Motorized Vehicle” includes, but is not limited to: automobiles, motorcycles, boats and snowmobiles.

“Intoxicated” means the minimum blood alcohol level required to be considered operating a Motor Vehicle under the influence of alcohol in the jurisdiction where the loss occurred.

## **COVERAGE FOR DISAPPEARANCE**

We will presume you suffered a loss of life due to an Injury sustained in an accident while insured under the Policy if:

- (1) you disappear as a result of the wrecking, sinking or disappearance of a conveyance on which you are known to have been a passenger; and
- (2) your body is not found within 365 after the conveyance was wrecked, sank or disappeared.

### **EXCLUSIONS:**

A benefit will not be payable for a loss:

- (1) caused by suicide (while sane or insane) or intentionally self-inflicted injuries; or
- (2) caused by or resulting from active participation in war or any act of war, declared or undeclared or your active duty in any armed service during a time of war; or
- (3) caused by bodily or mental sickness, disease or infection of any kind, unless an infection is due to an accidental cut or wound; or
- (4) sustained during your commission or attempted commission of an assault, felony or other criminal act; or
- (5) caused by your voluntary consumption of any controlled substance (as defined in Title II of the Comprehensive Drug Abuse Prevention and Control Act of 1970, as now or hereafter amended), unless administered on the advice of a Physician; or
- (6) sustained because of active participation in a riot, rebellion or insurrection; or
- (7) caused by an Injury sustained by participating in any aviation related activities, except as a fare-paying passenger; or

(8) caused by your operation of a Motorized Vehicle while Intoxicated.

“Motorized Vehicle” includes, but is not limited to: automobiles, motorcycles, boats and snowmobiles.

“Intoxicated” means the minimum blood alcohol level required to be considered operating a Motorized Vehicle under the influence of alcohol in the jurisdiction where the loss occurred.

## CLAIMS PROVISIONS

**NOTICE OF CLAIM:** Written notice must be given to us within 31 days after the Loss occurs, or as soon as reasonably possible. The notice should be sent to us at our Administrative Offices or to our authorized agent. The notice should include your name and the Policy Number.

**CLAIM FORMS:** When we receive written notice of a claim, we will send claim forms to the claimant within 15 days. If we do not, the claimant will satisfy the requirements of written proof of loss by sending us written proof as shown below. The proof must describe the occurrence, extent and nature of the loss.

**PROOF OF LOSS:** For any covered Loss, written proof must be sent to us within 90 days. If it is not reasonably possible to give proof within 90 days, the claim is not affected if the proof is sent as soon as reasonably possible. In any event, proof must be given within fifteen (15) months, unless the claimant is legally incapable of doing so.

**PAYMENT OF CLAIMS:** Payment will be made as soon as proper proof is received. All benefits will be paid to you, if living. Any benefits unpaid at the time of death, or due to death, will be paid to the beneficiary.

**PHYSICAL EXAMINATION:** At our own expense, we will have the right to have you examined as reasonably necessary when a claim is pending. We can have an autopsy made unless prohibited by law.

**LEGAL ACTION:** No legal action may be brought against us to recover on the Policy within 60 days after written proof of loss has been given as required by the Policy. No action may be brought after three (3) years (Kansas, five (5) years; South Carolina and Michigan, six (6) years) from the time written proof of loss is required to be submitted.

## **DEPENDENT LIFE INSURANCE**

Nothing in this section will change or affect any of the terms of the Policy other than as specifically set out in this section. All the Policy provisions not in conflict with these provisions shall apply to this section.

When an Insured Dependent dies, we will pay the applicable benefit shown on the Schedule of Benefits to you. If you are deceased, then the benefit will be paid to your beneficiary. Only dependents who meet the definition of Dependents can be insured for this benefit.

A person may not have coverage both as an Insured Person and as a covered dependent. Only one eligible spouse may cover the eligible children as Insured Dependents. The spouse may be covered as a dependent if not covered as an Insured Person.

### **EFFECTIVE DATE OF DEPENDENT INSURANCE**

If you pay a portion of the dependent premium, you may insure your dependents by making written application. In this case, the insurance for Dependents will take effect on the later of:

- (1) the date you become eligible for Dependent Life Insurance; or
- (2) the date the dependent meets the definition of Dependent, if application is made on or before that date; or
- (3) the date of application, if application is made within thirty-one (31) days from the date the dependent first becomes eligible for this insurance; or
- (4) the date we approve any required proof of good health. We require proof of good health if you make application for dependent insurance:
  - (a) after thirty-one (31) days from the date the dependent first becomes eligible for this insurance; and
  - (b) after a prior termination of insurance as long as you remain in a class eligible for dependent insurance.

After this Insurance is in force for one dependent, application is not required for added dependents.

For dependents who are confined in a hospital or at home on the date on which they would otherwise become insured, insurance will be effective as of the date the confinement ends.

## **TERMINATION OF DEPENDENT LIFE INSURANCE**

The insurance for an Insured Dependent will terminate on the first of the following dates:

- (1) the date this Section terminates; or
- (2) the date the dependent is no longer a Dependent as defined; or
- (3) the end of the period for which premium has been paid by you or the Policyholder; or
- (4) the date your insurance terminates; or
- (5) the date you retire.

## **CONVERSION OF DEPENDENT LIFE INSURANCE**

If the insurance of an Insured Dependent terminates because:

- (1) you terminate employment or membership in the classes eligible for this insurance; or
- (2) you die; or
- (3) the dependent ceases to be eligible for this insurance;

then the dependent may convert his/her insurance to an individual policy. The conversion is subject to the following rules:

- (1) a written application for the conversion policy must be received by us within thirty-one (31) days after the dependent's insurance terminates. The first premium must be sent in with the application; and
- (2) the premium due for the policy will be at our usual rates. This rate will be based on the amount of insurance, class of risk and the age of the dependent on the date the policy is issued; and
- (3) the policy may be any life plan we currently issue, except term

insurance; and

- (4) proof of good health is not required; and
- (5) the policy issued will be for an amount not over what the dependent had before termination under the Policy; and
- (6) the policy issued will not have disability or supplemental benefits.

If the dependent's insurance ceases due to termination or amendment of the Policy, an individual policy can be issued. The dependent must have been insured for at least five (5) years under the Policy. The same rules as shown above will be used, except that the face amount will be the lesser of:

- (1) the amount of dependent life insurance under the Policy. This amount will be less any amount of group life insurance the dependent receives or becomes eligible for within thirty-one (31) days after the Policy terminates; or
- (2) \$10,000.

If an Insured Dependent should die during the time provided in (1) above in which he/she is entitled to apply for an individual policy, we will pay the benefit under the Group Policy that he/she was entitled to convert. This will be done whether or not the dependent applied for the individual policy, or the first premium was paid.

Any individual policy issued with respect to this section will be effective at the end of the thirty-one (31) day period in which application must be made.

If an Insured Dependent is entitled to have an individual policy issued to him/her without proof of health, then you must be given notice of this right at least fifteen (15) days before the end of the period specified above. Such notice must be: (1) in writing; and (2) presented or mailed to you by the Policyholder. If not, you will have an additional period in order to do so. This additional period will end fifteen (15) days after you are given notice. This period will not extend beyond sixty (60) days after the expiration date of the period provided above. This insurance will not be continued beyond the period provided in (1) above.

**EXTENSION OF COVERAGE UNDER THE FAMILY AND MEDICAL  
LEAVE ACT AND UNIFORMED SERVICES  
EMPLOYMENT AND REEMPLOYMENT RIGHTS ACT (USERRA)**

**Family and Medical Leave of Absence:**

We will continue your coverage and that of any Insured Dependent, if applicable, in accordance with the Policyholder's policies regarding leave under the Family and Medical Leave Act of 1993, as amended, or any similar state law, as amended, if:

- (1) the premium for you and your Insured Dependents, if applicable, continues to be paid during the leave; and
- (2) the Policyholder has approved your leave in writing and provides a copy of such approval within thirty-one (31) days of our request.

As long as the above requirements are satisfied, we will continue coverage until the later of:

- (1) the end of the leave period required by the Family and Medical Leave Act of 1993, as amended; or
- (2) the end of the leave period required by any similar state law, as amended.

**Military Services Leave of Absence:**

We will continue your coverage and that of any Insured Dependents, if applicable, in accordance with the Policyholder's policies regarding Military Services Leave of Absence under USERRA if the premium for you and your Insured Dependents, if applicable, continues to be paid during the leave.

As long as the above requirement is satisfied, we will continue coverage until the end of the period required by USERRA.

The Policy, while coverage is being continued under this Military Services Leave of Absence extension, does not cover any loss which occurs while on active duty in the military if such loss is caused by or arises out of such military service, including but not limited to war or any act of war, whether declared or undeclared.

While you are on a Family and Medical Leave of Absence for any reason other than your own illness, injury or disability or Military Services Leave of Absence you will be considered Actively at Work. Any changes such as revisions to coverage due to age, class or salary changes, as

applicable, will apply during the leave except that increases in the amount of insurance, whether automatic or subject to election, will not be effective if you are not considered Actively at Work until you have returned to Active Work for one (1) full day.

A leave of absence taken in accordance with the Family and Medical Leave Act of 1993 or USERRA will run concurrently with any other applicable continuation of insurance provision in the Policy.

Your coverage and that of any Insured Dependents, if applicable, will cease under this extension on the earliest of:

- (1) the date the Policy terminates; or
- (2) the end of the period for which premium has been paid for you; or
- (3) the date such leave should end in accordance with the Policyholder's policies regarding Family and Medical Leave of Absence and Military Services Leave of Absence in compliance with the Family and Medical Leave Act of 1993, as amended and USERRA.

Should the Policyholder choose not to continue your coverage during a Family and Medical Leave of Absence and/or Military Services Leave of Absence, your coverage as well as any dependent coverage, if applicable, will be reinstated.

## PORTABILITY

You may continue Supplemental Insurance coverage under the Policy if coverage would otherwise terminate because you cease to be an Eligible Person, for reasons other than the termination of the Policy, provided you:

- (1) notify us in writing within thirty-one (31) days from the date you cease to be eligible; and
- (2) remit the necessary premiums when due; and
- (3) are "Normal Retirement Age as defined by the 1983 Amendments to the United States Social Security Act", if insurance coverage was ported due to retirement from employment with the Policyholder; and
- (4) are not approved for extension of coverage under the Waiver of Premium in Event of Total Disability provision, if applicable; and
- (5) have not been terminated under the Waiver of Premium in Event of Total Disability provision, if applicable.

The amount of Supplemental Insurance coverage available under the Portability provision will be the current amount of coverage you are insured for under the Policy on the last day you were Actively at Work. However, the amount of coverage will never be more than:

- (1) the highest amount of life insurance available to Eligible Persons; or
- (2) a total of \$500,000 from all RSL group life and accidental death and dismemberment insurance combined,

whichever is less.

The premium charged to continue Supplemental Insurance coverage will be based on the prevailing rate charged to Insureds who choose to continue coverage under the Portability provision. Such premium will be billed directly to you on a quarterly, semi-annual or annual basis.

If your Supplemental Insurance coverage under the Policy includes Accidental Death and Dismemberment, then such benefits may be continued under the Policy.

Supplemental Insurance coverage continued under this provision for you will terminate on the first of the following to occur:

- (1) the date the Policy terminates; or
- (2) the end of the period for which premium has been paid; or
- (3) the date you are covered under another group term life insurance policy; or
- (4) at any time Supplemental Insurance coverage would normally

terminate according to the terms of the Policy had you continued to be an Eligible Person.

In addition, Supplemental Insurance coverage will reduce at any time it would normally reduce according to the terms of the Policy had you continued to be an Eligible Person.

If Supplemental Insurance coverage terminates due to (1) above, it may be converted to an individual life insurance policy. The conversion will be subject to the terms and conditions set forth under the Conversion Privilege.

## GROUP TERM LIFE INSURANCE ACCELERATED BENEFIT RIDER

**THIS RIDER ADDS AN ACCELERATED BENEFIT PROVISION. RECEIPT OF THIS ACCELERATED BENEFIT WILL REDUCE THE DEATH BENEFIT AND MAY BE TAXABLE. IN ADDITION, RECEIPT OF THIS BENEFIT MAY AFFECT THE INSURED'S ELIGIBILITY FOR MEDICAID OR OTHER GOVERNMENT BENEFITS OR ENTITLEMENTS. INSUREDS SHOULD SEEK ASSISTANCE FROM THEIR PERSONAL TAX ADVISOR.**

Attached to Group Policy Number: GL 143474  
Issued to Group Policyholder: School District Unit-46

This Rider is attached to and made a part of the Policy indicated above. Your Certificate is hereby amended, in consideration of the application for this coverage, by the addition of the following benefit. In this Rider, Reliance Standard Life Insurance Company will be referred to as "we", "us", "our".

**DEFINITIONS:** This section gives the meaning of terms used in this Rider. The Definitions of the Policy and Certificate also apply unless they conflict with Definitions given here.

"Certified" or "Certification" refers to a written statement, made by a Physician on a form provided by us, as to the Insured's Terminal Illness.

"Certificate" means the document, issued to each Insured, which explains the terms of his coverage under the Group Life Insurance Policy.

"Death Benefit" means the insurance amount payable under the Certificate at death of the Insured. It does not include any amount that is only payable in the event of Accidental Death.

"Insured" means only a primary Insured. Dependents are not eligible for coverage under this Accelerated Benefit Rider.

"Physician" means a duly licensed practitioner, acting within the scope of his license, who is recognized by the law of the state in which diagnosis is received. The Physician may not be the Insured or a member of his immediate family.

"Policy" means the Group Life Insurance Policy issued to the Group Policyholder under which the Insured is covered.

"Terminally Ill" or "Terminal Illness" refers to an Insured's illness or physical condition that is Certified by a Physician to reasonably be

expected to result in death in less than 24 months.

"Written Request" means a request made, in writing, by the Insured to us.

All pronouns include either gender unless the context indicates otherwise.

**DESCRIPTION OF COVERAGE:** This benefit is payable to the Insured if the Insured's coverage is in force and the Insured is Certified as Terminally Ill: at any time for loss resulting from accidental injury; or after having been insured under this Rider for at least 30 days prior to a loss resulting from sickness. In order for this benefit to be paid:

- (1) the Insured must make a Written Request; and
- (2) we must receive from any assignee or irrevocable beneficiary their signed acknowledgment and agreement to payment of this benefit.

We may, at our option, confirm the terminal diagnosis with a second medical exam performed at our own expense.

**AMOUNT OF THE ACCELERATED BENEFIT:** The Accelerated Benefit will be an amount equal to 75% of the Death Benefit applicable to you under the Policy on the date Certification of Terminal Illness, subject to a minimum of \$5,000 and a maximum of \$500,000. This benefit may be paid as a single lump sum or in installment payments. The Accelerated Benefit is payable one time only for any Insured under this Rider.

**EFFECT OF BENEFIT:** If an Insured becomes eligible for, and elects to receive this benefit, it will have the following effects:

- (1) The Death Benefit payable for such Insured will be reduced by an amount equal to the Accelerated Benefit paid such Insured. Such reduced amount of insurance will be subject to all Certificate provisions dealing with changes in the amount of insurance and reductions or termination for age or retirement. The amount of the Accelerated Benefit plus the corresponding Death Benefit will not exceed the amount that would have been paid as the Death Benefit in the absence of this Rider.
- (2) Any amount of insurance that would otherwise be continued under a Waiver of Premium provision will be reduced proportionately, as will the maximum Face Amount available under the Conversion Privilege.

**MISSTATEMENT OF AGE OR SEX:** The Accelerated Benefit will be

adjusted to reflect the amount of benefit that would have been purchased by the actual premium paid at the correct age and sex.

**TERMINATION OF AN INDIVIDUAL'S COVERAGE UNDER THIS RIDER:** The coverage of any Insured under this Rider will terminate on the first of the following:

- (1) the date his coverage under the Policy terminates;
- (2) the date of payment of the Accelerated Benefit for his Terminal Illness.

**ADDITIONAL PROVISIONS:** This Rider takes effect on the Effective Date shown. It will terminate on the date the Group Policy terminates. It is subject to all the terms of the Group Policy not inconsistent herewith.

In witness whereof, we have caused this Rider to be signed by our Secretary.

  
Secretary

**ACCELERATED BENEFIT RIDER DISCLOSURE  
FOR RIDER LRS-8596-001-0200 IL**

The Accelerated Benefit option is an advance payment of life insurance proceeds under our group term life insurance program. This option allows the Insured to access the face amount of his insurance coverage prior to death if he is diagnosed as having less than 24 months to live. There are no restrictions placed on how the proceeds may be used.

**ELIGIBILITY:** The Insured is eligible to exercise the Accelerated Benefit option if, after having been covered under the Rider for at least thirty (30) days (this thirty (30) day elimination period does not apply with respect to a condition resulting from an accident), he has been diagnosed as having a medical condition which will result in a drastically limited life-span and his doctor certifies that death will occur within 24 months. We reserve the right to investigate further to verify eligibility.

**THE BENEFIT:** The Accelerated Benefit Option pays 75% of the Insured's basic term life insurance benefit, to a minimum of \$5,000 and a maximum of \$500,000, in a single lump sum or in installment payments mutually agreed to by us and the Insured. The portion of the death benefit which is not accelerated is payable to his beneficiary at his death.

There is no additional premium charge for the Accelerated Benefit Rider. There is no reduction in the premium for the group term life insurance coverage if benefits become payable under this Rider.

If the group Policy and/or the Insured's life insurance benefits under the Group Policy terminate, all of the Insured's rights under the Accelerated Benefit Rider also terminate.

**EFFECT OF BENEFIT:** Receipt of the Accelerated Benefit may be taxable and could adversely affect the Insured's eligibility for Medicaid or other government benefits or entitlements. It is recommended that the Insured consult his personal tax advisor for clarification of the current tax law with respect to accelerated death benefits.

**ACCIDENTAL DEATH AND DISMEMBERMENT  
COVERAGE FOR DISAPPEARANCE  
ENDORSEMENT**

(Herein referred to as this Endorsement)

**POLICYHOLDER:** School District Unit-46  
**POLICY NUMBER:** GL 143474  
**EFFECTIVE DATE:** August 17, 2011

The Group Life Insurance Certificate to which this Endorsement is attached is amended by deleting the Accidental Death and Dismemberment and Coverage for Disappearance provisions in their entirety and adding the following provisions in its place:

**ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE**

Nothing in this section will change or affect any of the terms of the Policy other than as specifically set out in this section. All the Policy provisions not in conflict with these provisions shall apply to this section.

If you suffer any one of the losses listed below, as a result of an Injury, we will pay the benefit shown. The Loss must be caused solely by an accident that occurs while the person is insured, and must occur within 365 days of the accident. Only one benefit (the larger) will be paid for more than one Loss resulting from any one accident. The Amount of Insurance can be found on the Schedule of Benefits.

<b>LOSS:</b>	<b>AMOUNT OF INSURANCE:</b>
Life .....	The Full Amount
Speech and Hearing .....	The Full Amount
Speech or Hearing .....	One-Half of the Amount
The Sight of One Eye .....	One-Half of the Amount
One Limb .....	One-Half of the Amount
Thumb and Index Finger .....	One-Quarter of the Amount of the Same Hand
Quadriplegia .....	The Full Amount
Paraplegia .....	Three-Quarters of the Amount
Hemiplegia .....	One-Half of the Amount

## EXCLUSIONS

A benefit will not be payable for a loss:

- (1) caused by suicide (while sane or insane) or intentionally self-inflicted injuries; or
- (2) caused by or resulting from active participation in war or any act of war, declared or undeclared or your active duty in any armed service during a time of war; or
- (3) caused by bodily or mental sickness, disease or infection of any kind, unless an infection is due to an accidental cut or wound; or
- (4) sustained during your commission or attempted commission of an assault or felony; or
- (5) caused by your voluntary consumption of any controlled substance (as defined in Title II of the Comprehensive Drug Abuse Prevention and Control Act of 1970, as now or hereafter amended), unless administered on the advice of a Physician; or
- (6) sustained because of active participation in a riot, rebellion or insurrection; or
- (7) caused by an Injury sustained by participating in any aviation related activities, except as a fare-paying passenger; or
- (8) caused by your operation of a Motorized Vehicle while Intoxicated.

“Motorized Vehicle” includes, but is not limited to: automobiles, motorcycles, boats and snowmobiles.

“Intoxicated” means the minimum blood alcohol level required to be considered operating a Motorized Vehicle under the influence of alcohol in the jurisdiction where the loss occurred.

## **COVERAGE FOR DISAPPEARANCE**

We will presume you suffered a loss of life due to an Injury sustained in an accident while insured under the Policy if:

- (1) you disappear as a result of the wrecking, sinking or disappearance of a conveyance on which he/she is known to have been a passenger; and
- (2) your body is not found within 365 days after the conveyance was wrecked, sank or disappeared.

### **EXCLUSIONS:**

A benefit will not be payable for a loss:

- (1) caused by suicide (while sane or insane) or intentionally self-inflicted injuries; or
- (2) caused by or resulting from active participation in war or any act of war, declared or undeclared or your active duty in any armed service during a time of war; or
- (3) caused by bodily or mental sickness, disease or infection of any kind, unless an infection is due to an accidental cut or wound; or
- (4) sustained during your commission or attempted commission of an assault or felony; or
- (5) caused by your voluntary consumption of any controlled substance (as defined in Title II of the Comprehensive Drug Abuse Prevention and Control Act of 1970, as now or hereafter amended), unless administered on the advice of a Physician; or
- (6) sustained because of active participation in a riot, rebellion or insurrection; or
- (7) caused by an Injury sustained by participating in any aviation related activities, except as a fare-paying passenger; or
- (8) caused by your operation of a Motorized Vehicle while Intoxicated.

“Motorized Vehicle” includes, but is not limited to: automobiles, motorcycles, boats and snowmobiles.

“Intoxicated” means the minimum blood alcohol level required to be considered operating a Motorized Vehicle under the influence of alcohol in the jurisdiction where the loss occurred.

**RELIANCE STANDARD LIFE INSURANCE COMPANY**

  
Secretary

**NOTICE OF  
PROTECTION PROVIDED BY  
ILLINOIS LIFE AND HEALTH INSURANCE GUARANTY  
ASSOCIATION**

This notice provides a **brief summary** description of the Illinois Life and Health Insurance Guaranty Association ("the Association") and the protection it provides for policyholders. This safety net was created under Illinois law that determines who and what is covered and the amounts of coverage.

The Association was established to provide protection in the unlikely event that your member life, annuity or health insurance company becomes financially unable to meet its obligations and is placed into Receivership by the Insurance Department of the state in which the company is domiciled. If this should happen, the Association will typically arrange to continue coverage and pay claims, in accordance with Illinois law, with funding from assessments paid by other insurance companies.

The basic protections provided by the Association per insolvency are:

- § Life Insurance
  - \$300,000 in death benefits
  - \$100,000 in cash surrender or withdrawal values
- § Health Insurance
  - \$500,000 in hospital, medical and surgical insurance benefits\*
  - \$300,000 in disability insurance benefits
  - \$300,000 in long-term care insurance benefits
  - \$100,000 in other types of health insurance benefits
- § Annuities
  - \$250,000 in withdrawal and cash values

\*The maximum amount of protection for each individual, regardless of the number of policies or contracts, is \$300,000, except special rules apply to hospital, medical and surgical insurance benefits for which the maximum amount of protection is \$500,000.

**Note: Certain policies and contracts may not be covered or fully covered.** For example, coverage does not extend to any portion of a policy or contract that the insurer does not guarantee, such as certain investment additions to the account value of a variable life insurance policy or a variable annuity contract. There are also residency requirements and other limitations under Illinois law.

To learn more about these protections, as well as protections relating to group contracts or retirement plans, please visit the Association's website at [www.ilhiga.org](http://www.ilhiga.org) or contact:

*Illinois Life and Health  
Insurance Guaranty Association  
8420 West Bryn Mawr Avenue,  
Suite 550  
Chicago, Illinois 60631-3404  
(773) 714-8050*

*Illinois Department of Insurance  
4th Floor  
320 West Washington Street  
Springfield, Illinois 62767  
(217) 782-4515*

**Insurance companies and agents are not allowed by Illinois law to use the existence of the Association or its coverage to encourage you to purchase any form of insurance. When selecting an insurance company, you should not rely on Association coverage. If there is any inconsistency between this notice and Illinois law, then Illinois law will control.**

# **Claim Procedures and ERISA Statement of Rights**



**CLAIM PROCEDURES FOR CLAIMS FILED WITH  
RELIANCE STANDARD LIFE INSURANCE COMPANY  
ON OR AFTER JANUARY 1, 2002**

**CLAIMS FOR BENEFITS**

Claims may be submitted by mailing the completed form along with any requested information to:

Reliance Standard Life Insurance Company  
Claims Department  
P.O. Box 8330  
Philadelphia, PA 19101-8330

Claim forms are available from your benefits representative or may be requested by writing to the above address or by calling 1-800-644-1103.

**TIMING OF NOTIFICATION OF BENEFIT DETERMINATION**

Non-Disability Benefit Claims

If a non-disability claim is wholly or partially denied, the claimant shall be notified of the adverse benefit determination within a reasonable period of time, but not later than 90 days after our receipt of the claim, unless it is determined that special circumstances require an extension of time for processing the claim. If it is determined that an extension of time for processing is required, written notice of the extension shall be furnished to the claimant prior to the termination of the initial 90-day period. In no event shall such extension exceed a period of 90 days from the end of such initial period. The extension notice shall indicate the special circumstances requiring an extension of time and the date by which the benefit determination is expected to be rendered.

Calculating time periods. The period of time within which a benefit determination is required to be made shall begin at the time a claim is filed, without regard to whether all the information necessary to make a benefit determination accompanies the filing.

### Disability Benefit Claims

In the case of a claim for disability benefits, the claimant shall be notified of the adverse benefit determination within a reasonable period of time, but not later than 45 days after our receipt of the claim. This period may be extended for up to 30 days, provided that it is determined that such an extension is necessary due to matters beyond our control and that notification is provided to the claimant, prior to the expiration of the initial 45-day period, of the circumstances requiring the extension of time and the date by which a decision is expected to be rendered. If, prior to the end of the first 30-day extension period, it is determined that, due to matters beyond our control, a decision cannot be rendered within that extension period, the period for making the determination may be extended for up to an additional 30 days, provided that the claimant is notified, prior to the expiration of the first 30-day extension period, of the circumstances requiring the extension and the date by which a decision is expected to be rendered. In the case of any such extension, the notice of extension shall specifically explain the standards on which entitlement to a benefit is based, the unresolved issues that prevent a decision on the claim, and the additional information needed to resolve those issues, and the claimant shall be afforded at least 45 days within which to provide the specified information.

Calculating time periods. The period of time within which a benefit determination is required to be made shall begin at the time a claim is filed, without regard to whether all the information necessary to make a benefit determination accompanies the filing. In the event that a period of time is extended due to a claimant's failure to submit information necessary to decide a claim, the period for making the benefit determination shall be tolled from the date on which the notification of the extension is sent to the claimant until the date on which the claimant responds to the request for additional information.

### **MANNER AND CONTENT OF NOTIFICATION OF BENEFIT DETERMINATION**

#### Non-Disability Benefit Claims

A Claimant shall be provided with written notification of any adverse benefit determination. The notification shall set forth, in a manner calculated to be understood by the claimant, the following:

1. The specific reason or reasons for the adverse determination;
2. Reference to the specific plan/policy provisions on which the determination is based;
3. A description of any additional material or information necessary for

the claimant to perfect the claim and an explanation of why such material or information is necessary; and

4. A description of the review procedures and the time limits applicable to such procedures, including a statement of the claimant's right to bring a civil action under section 502(a) of the Employee Retirement Income Security Act of 1974 as amended ("ERISA") (where applicable), following an adverse benefit determination on review.

#### Disability Benefit Claims

A claimant shall be provided with written notification of any adverse benefit determination. The notification shall be set forth, in a manner calculated to be understood by the claimant, the following:

1. The specific reason or reasons for the adverse determination;
2. Reference to the specific plan/policy provisions on which the determination is based;
3. A description of any additional material or information necessary for the claimant to perfect the claim and an explanation of why such material or information is necessary;
4. A description of the review procedures and the time limits applicable to such procedures, including a statement of the claimant's right to bring a civil action under section 502(a) of the Employee Retirement Income Security Act of 1974 as amended ("ERISA") (where applicable), following an adverse benefit determination on review; and
5. If an internal rule, guideline, protocol, or other similar criterion was relied upon in making the adverse determination, either the specific rule, guideline, protocol, or other similar criterion; or a statement that such a rule, guideline, protocol, or other similar criterion was relied upon in making the adverse determination and that a copy of such rule, guideline, protocol, or other criterion will be provided free of charge to the claimant upon request.

## **APPEALS OF ADVERSE BENEFIT DETERMINATIONS**

Appeals of adverse benefit determinations may be submitted in accordance with the following procedures to:

Reliance Standard Life Insurance Company  
Quality Review Unit  
P.O. Box 8330  
Philadelphia, PA 19101-8330

### Non-Disability Benefit Claims

1. Claimants (or their authorized representatives) must appeal within 60 days following their receipt of a notification of an adverse benefit determination, and only one appeal is allowed;
2. Claimants shall be provided with the opportunity to submit written comments, documents, records, and/or other information relating to the claim for benefits in conjunction with their timely appeal;
3. Claimants shall be provided, upon request and free of charge, reasonable access to, and copies of, all documents, records, and other information relevant to the claimant's claim for benefits;
4. The review on (timely) appeal shall take into account all comments, documents, records, and other information submitted by the claimant relating to the claim, without regard to whether such information was submitted or considered in the initial benefit determination;
5. No deference to the initial adverse benefit determination shall be afforded upon appeal;
6. The appeal shall be conducted by an individual who is neither the individual who made the (underlying) adverse benefit determination that is the subject of the appeal, nor the subordinate of such individual; and
7. Any medical or vocational expert(s) whose advice was obtained in connection with a claimant's adverse benefit determination shall be identified, without regard to whether the advice was relied upon in making the benefit determination.

### Disability Benefit Claims

1. Claimants (or their authorized representatives) must appeal within 180 days following their receipt of a notification of an adverse benefit determination, and only one appeal is allowed;
2. Claimants shall be provided with the opportunity to submit written comments, documents, records, and/or other information relating to the claim for benefits in conjunction with their timely appeal;
3. Claimants shall be provided, upon request and free of charge, reasonable access to, and copies of, all documents, records, and

- other information relevant to the claimant's claim for benefits;
4. The review on (timely) appeal shall take into account all comments, documents, records, and other information submitted by the claimant relating to the claim, without regard to whether such information was submitted or considered in the initial benefit determination;
  5. No deference to the initial adverse benefit determination shall be afforded upon appeal;
  6. The appeal shall be conducted by an individual who is neither the individual who made the (underlying) adverse benefit determination that is the subject of the appeal, nor the subordinate of such individual;
  7. Any medical or vocational expert(s) whose advice was obtained in connection with a claimant's adverse benefit determination shall be identified, without regard to whether the advice was relied upon in making the benefit determination; and
  8. In deciding the appeal of any adverse benefit determination that is based in whole or in part on a medical judgment, the individual conducting the appeal shall consult with a health care professional:
    - (a) who has appropriate training and experience in the field of medicine involved in the medical judgment; and
    - (b) who is neither an individual who was consulted in connection with the adverse benefit determination that is the subject of the appeal; nor the subordinate of any such individual.

## **TIMING OF NOTIFICATION OF BENEFIT DETERMINATION ON REVIEW**

### Non-Disability Benefit Claims

The claimant (or their authorized representative) shall be notified of the benefit determination on review within a reasonable period of time, but not later than 60 days after receipt of the claimant's timely request for review, unless it is determined that special circumstances require an extension of time for processing the appeal. If it is determined that an extension of time for processing is required, written notice of the extension shall be furnished to the claimant prior to the termination of the initial 60-day period. In no event shall such extension exceed a period of 60 days from the end of the initial period. The extension notice shall indicate the special circumstances requiring an extension of time and the date by which the determination on review is expected to be rendered.

Calculating time periods. The period of time within which a benefit determination on review is required to be made shall begin at the time an appeal is timely filed, without regard to whether all the information

necessary to make a benefit determination on review accompanies the filing. In the event that a period of time is extended as above due to a claimant's failure to submit information necessary to decide a claim, the period for making the benefit determination on review shall be tolled from the date on which the notification of the extension is sent to the claimant until the date on which the claimant responds to the request for additional information.

### Disability Benefit Claims

The claimant (or their authorized representative) shall be notified of the benefit determination on review within a reasonable period of time, but not later than 45 days after receipt of the claimant's timely request for review, unless it is determined that special circumstances require an extension of time for processing the appeal. If it is determined that an extension of time for processing is required, written notice of the extension shall be furnished to the claimant prior to the termination of the initial 45-day period. In no event shall such extension exceed a period of 45 days from the end of the initial period. The extension notice shall indicate the special circumstances requiring an extension of time and the date by which the determination on review is expected to be rendered.

Calculating time periods. The period of time within which a benefit determination on review is required to be made shall begin at the time an appeal is timely filed, without regard to whether all the information necessary to make a benefit determination on review accompanies the filing. In the event that a period of time is extended as above due to a claimant's failure to submit information necessary to decide a claim, the period for making the benefit determination on review shall be tolled from the date on which the notification of the extension is sent to the claimant until the date on which the claimant responds to the request for additional information.

## **MANNER AND CONTENT OF NOTIFICATION OF BENEFIT DETERMINATION ON REVIEW**

### Non-Disability Benefit Claims

A claimant shall be provided with written notification of the benefit determination on review. In the case of an adverse benefit determination on review, the notification shall set forth, in a manner calculated to be understood by the claimant, the following:

1. The specific reason or reasons for the adverse determination;
2. Reference to the specific plan/policy provisions on which the determination is based;

3. A statement that the claimant is entitled to receive, upon request and free of charge, reasonable access to, and copies of, all documents, records, and other information relevant to the claimant's claim for benefits; and
4. A statement of the claimant's right to bring an action under section 502(a) of ERISA (where applicable).

### Disability Benefit Claims

A claimant must be provided with written notification of the determination on review. In the case of adverse benefit determination on review, the notification shall set forth, in a manner calculated to be understood by the claimant, the following:

1. The specific reason or reasons for the adverse determination;
2. Reference to the specific plan/policy provisions on which the determination is based;
3. A statement that the claimant is entitled to receive, upon request and free of charge, reasonable access to, and copies of, all documents, records, and other information relevant to the claimant's claim for benefits;
4. A statement of the claimant's right to bring an action under section 502(a) of ERISA (where applicable);
5. If an internal rule, guideline, protocol, or other similar criterion was relied upon in making the adverse determination, either the specific rule, guideline, protocol, or other similar criterion; or a statement that such a rule, guideline, protocol, or other similar criterion was relied upon in making the adverse determination and that a copy of such rule, guideline, protocol, or other criterion will be provided free of charge to the claimant upon request; and
6. The following statement: "You and your plan may have other voluntary alternative dispute resolution options, such as mediation. One way to find out what may be available is to contact your local U.S. Department of Labor Office and your State insurance regulatory agency (where applicable)."

## DEFINITIONS

The term "adverse benefit determination" means any of the following: a denial, reduction, or termination of, or a failure to provide or make payment (in whole or in part) for, a benefit, including any such denial, reduction, termination, or failure to provide or make payment that is based on a determination of a participant's or beneficiary's eligibility to participate in a plan.

The term "us" or "our" refers to Reliance Standard Life Insurance Company.

The term "relevant" means:

A document, record, or other information shall be considered relevant to a claimant's claim if such document, record or other information:

- Was relied upon in making the benefit determination;
- Was submitted, considered, or generated in the course of making the benefit determination, without regard to whether such document, record or other information was relied upon in making the benefit determination;
- Demonstrates compliance with administrative processes and safeguards designed to ensure and to verify that benefit claim determinations are made in accordance with governing plan documents and that, where appropriate, the plan provisions have been applied consistently with respect to similarly situated claimants; or
- In the case of a plan providing disability benefits, constitutes a statement of policy or guidance with respect to the plan concerning the denied benefit of the claimant's diagnosis, without regard to whether such advice or statement was relied upon in making the benefit determination.

The term "Reliance Standard Life Insurance Company" means Reliance Standard Life Insurance Company and/or its authorized claim administrators.

## **ERISA STATEMENT OF RIGHTS**

As a participant in the Group Insurance Plan, you may be entitled to certain rights and protections in the event that the Employee Retirement Income Security Act of 1974 (ERISA) applies. ERISA provides that all Plan Participants shall be entitled to:

### **Receive Information About Your Plan and Benefits**

Examine, without charge, at the Plan Administrator's office and at other specified locations, such as worksites and union halls, all documents governing the Plan, including insurance contracts and collective bargaining agreements, and a copy of the latest annual report (Form 5500 Series) filed by the Plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration.

Obtain, upon written request to the Plan Administrator, copies of documents governing the operation of the Plan, including insurance contracts and collective bargaining agreements, and copies of the latest annual report (Form 5500 Series) and updated summary plan description. The Administrator may make a reasonable charge for the copies.

Receive a summary of the Plan's annual financial report. The Plan Administrator is required by law to furnish each participant with a copy of this summary annual report.

### **Prudent Actions by Plan Fiduciaries**

In addition to creating rights for Plan Participants, ERISA imposes duties upon the people who are responsible for the operation of the employee benefits plan. The people who operate your Plan, called "fiduciaries" of the Plan, have a duty to do so prudently and in the interests of you and other Plan Participants and Beneficiaries. No one, including your employer, your union, or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a benefit or exercising your rights under ERISA.

Reliance Standard Life Insurance Company shall serve as the claims review fiduciary with respect to the insurance policy and the Plan. The claims review fiduciary has the discretionary authority to interpret the Plan and the insurance policy and to determine eligibility for benefits. Decisions by the claims review fiduciary shall be complete, final and binding on all parties.

## **Enforce Your Rights**

If your claim for a benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules.

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request a copy of the Plan documents or the latest annual report from the Plan and do not receive them within 30 days, you may file suit in a Federal court. In such a case, the court may require the Plan Administrator to provide the materials and pay you up to \$110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the Administrator. If you have a claim for benefits which is denied or ignored, in whole or part, you may file suit in a state or Federal court. In addition, if you disagree with the Plan's decision or lack thereof concerning the qualified status of a domestic relations order or a medical child support order, you may file suit in Federal Court. If it should happen that Plan Fiduciaries misuse the Plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a Federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

## **Assistance with Your Questions**

If you have any questions about your Plan, you should contact the Plan Administrator. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the Plan Administrator, you should contact the nearest Office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

**RELIANCE STANDARD**  
LIFE INSURANCE COMPANY  
A MEMBER OF THE TOKIO MARINE GROUP

Home Office: Schaumburg, Illinois  
Administrative Office: Philadelphia, Pennsylvania

GL 143474  
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