

Plan Highlights

Group Basic Life and AD&D 2024



Illinois Eastern Community Colleges

ELIGIBILITY

Employee Each : Active, Full-time Bargaining Unit Faculty member and each Active employee regularly working 40 hours per week, except any person working on a temporary or seasonal basis.

BENEFIT AMOUNT

Basic Life: One times Basic Annual Salary to a maximum of \$200,000.

CONTRIBUTION REQUIREMENTS

Basic Life (and AD&D):

Coverage is 100% employer paid.

AD&D SCHEDULE

For Accidental Loss of:	Amount Payable:
Life	100%
Both hands or both feet	100%
Sight of both eyes	100%
One hand and one foot	100%
One hand and sight of one eye	100%
One foot and sight of one eye	100%
Speech and hearing	100%
One hand or One foot	50%
Sight of one eye	50%
Speech or Hearing	50%

EXCLUSIONS

AD&D EXCLUSIONS: AD&D benefits will not be payable for a loss: caused by suicide or intentionally self-inflicted injuries; caused by or resulting from war or any act of war, declared or undeclared; to which sickness, disease or myocardial infarction, including medical or surgical treatment thereof, is a contributing factor; sustained during an insured's commission or attempted commission of an assault or felony; to which the insured's acute or chronic intoxication is a contributing factor; or to which the insured's voluntary consumption of an illegal or controlled substance or a non-prescribed narcotic or drug is a contributing factor.

STANDARD EXCLUSIONS: For a comprehensive list of exclusions and limitations, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to be eligible for coverage and benefits.

FEATURES

- Conversion Privilege
- Accelerated Death Benefit (expressed as Living Benefit Rider in some states and Imminent Death Benefit in PA)
- Portability
- Waiver of Premium with Critical Illness
- FMLA/MSLA Continuation
- Seat Belt & Air Bag Benefit
- Loss of Use Benefit

VALUE ADDED SERVICES

- Bereavement Counseling Service
- Travel Assistance Service
- Employee Assistance Program

This Plan Highlights is a brief description of the key features of the RSL 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-6422, et al.

RELIANCE STANDARD

www.RelianceStandard.comEF-0007 (GL, SUPP, DEP)