

Coverage You Can Rely On

**A new Critical Illness Insurance benefit
provided by your employer at no cost to you**



**A benefit made exclusively available to your school corporation through a partnership between
RE Sutton & Associates, National Insurance Services and Reliance Standard**

So important.

Critical Illness Insurance



Great news! Your employer is providing critical illness insurance at no cost to you. This is an exclusive benefit made available to you through the partnership of RE Sutton & Associates, National Insurance Services and Reliance Standard. This plan was specifically designed for your group and is unique to the marketplace since you will not be subject to medical questions to obtain this coverage.

“That will never happen to me.”

That is what we all hope. But increasingly, Americans are outliving their illnesses — and their nest eggs. Some 1.4 million Americans were diagnosed with cancer last year, and an average of 2 in 3 are projected to live five years or longer following their diagnosis. Similarly, of the 1.5 million Americans who declared bankruptcy last year, 60% were due to medical bills. More than $\frac{3}{4}$ of those had health insurance.

— AACII, 2011

Health insurance can provide coverage for many of the costs associated with treating a critical illness like cancer or heart attack. But what about the other out of pocket costs that you incur when you or a loved one is battling a major illness and is unable to work? There's lost income — even if you have disability coverage, which pays a portion of your regular earnings — along with co-pays, deductibles, family and living expenses, and even transportation costs to and from treatment. Many of these additional costs can contribute to the pressure you are already under at the worst possible time. Critical Illness Insurance can help to cover some of those gaps in your financial plan that you may not have even known existed.

“But I already have health insurance.”

Despite ongoing medical enhancements, incidence of critical illness in the US is pretty high. Each year about 800,000 people suffer a new or recurrent stroke¹. In 2009, 1.26 million people had a coronary attack² and in 2010, 1.53 million new cases of cancer were expected to be diagnosed. Technology has dramatically improved the chances of survival for patients suffering a critical illness. However, with the possibility of surviving multiple critical illnesses or several incidents of the same illness in your lifetime, your financial plan for the future may be disrupted.

High deductibles and out of pocket limits can create significant gaps in coverage. With critical illness insurance, the lump sum benefit you receive at the diagnosis of critical illness can help to offset those expenses not covered or not entirely covered by other sources of income or insurance and serve as a perfect complement to your HSA or high deductible health plan.

1, 2 American Heart Association, Heart Disease and Stroke Statistics, 2009

3 American Cancer Society Facts and Figures, 2010

“This is just another insurance that I will have and never use.”

While you hope you’ll never need it, the statistics say there’s a good chance you will need to fight a critical illness in your lifetime. Three categories of critical illnesses are covered: cancer, cardiovascular, and other. You may be eligible to receive benefits of up to 200% of your benefit amount under each critical illness category.

“Why Reliance Standard?”

Reliance Standard Life Insurance Company has been a trusted national insurer for over a century, and you have the peace of mind dealing with an A-rated (Excellent) carrier, according to AM Best (December 2010).

“What do I do now?”

You are already enrolled for this coverage. However, if you have any questions about this coverage after you review this brochure, contact National Insurance Services at 800-823-8419.



Plan Highlights

Critical Illness Insurance

Coverage

Critical illness insurance provides a fixed, lump-sum benefit upon diagnosis of a critical illness, which can include heart attack, stroke, cancer and more. These benefits are paid directly to you and may be used for any reason, from deductibles and prescriptions to transportation and child care.

Eligibility

Employees: Each Active employee working 20 or more hours per week, except any person working on a temporary or seasonal basis.

Benefit Amount

Employee: \$3,000

Benefit Reduction Due to Age

Your benefit reduces to 50% of the original benefit when you turn age 70.

Employer Paid Coverage

Coverage is 100% employer paid.

Features

- 100% of Insurance Amount for: Life Threatening Cancer, Heart Attack, Ruptured Cerebral, Carotid or Aortic Aneurysm, Stroke, Blindness, Coma, Kidney (Renal) Failure, Paralysis, Severe Brain Damage
- Partial — 25% of Insurance Amount for: Cancer *in Situ**
*cancer remaining localized in one location that has not spread to surrounding tissue
- Lifetime Maximum Benefit per Category — 200% of Insurance Amount
- Subsequent Occurrence Benefit (Different Category of Critical Illness diagnosed 6 months or later) — 100% if Basic; 25% if Partial
- Recurrence Benefit (Same Category of Critical Illness diagnosed 18 months or later) — 50% if Basic; 12.5% if Partial
- No First Occurrence Exclusion
- Coverage extends when you are on Family Medical or Military Leave provided premium continues to be paid
- Pre-ex Condition Limitation — A benefit is not payable if you received medical advice, care, service or treatment, or took prescribed drugs, for a sickness or injury causing or contributing to a Critical Illness, within 12 months before your effective date, unless the CI is diagnosed after:
(a) 12 consecutive months during which you have not received medical advice, care, service or treatment, nor took prescribed drugs, for a sickness or injury causing or contributing to a Critical Illness; or (b) 24 consecutive months from your effective date.

- Benefit Waiting Period (for those electing this as new coverage) — 30 Days

Critical Illness Categories

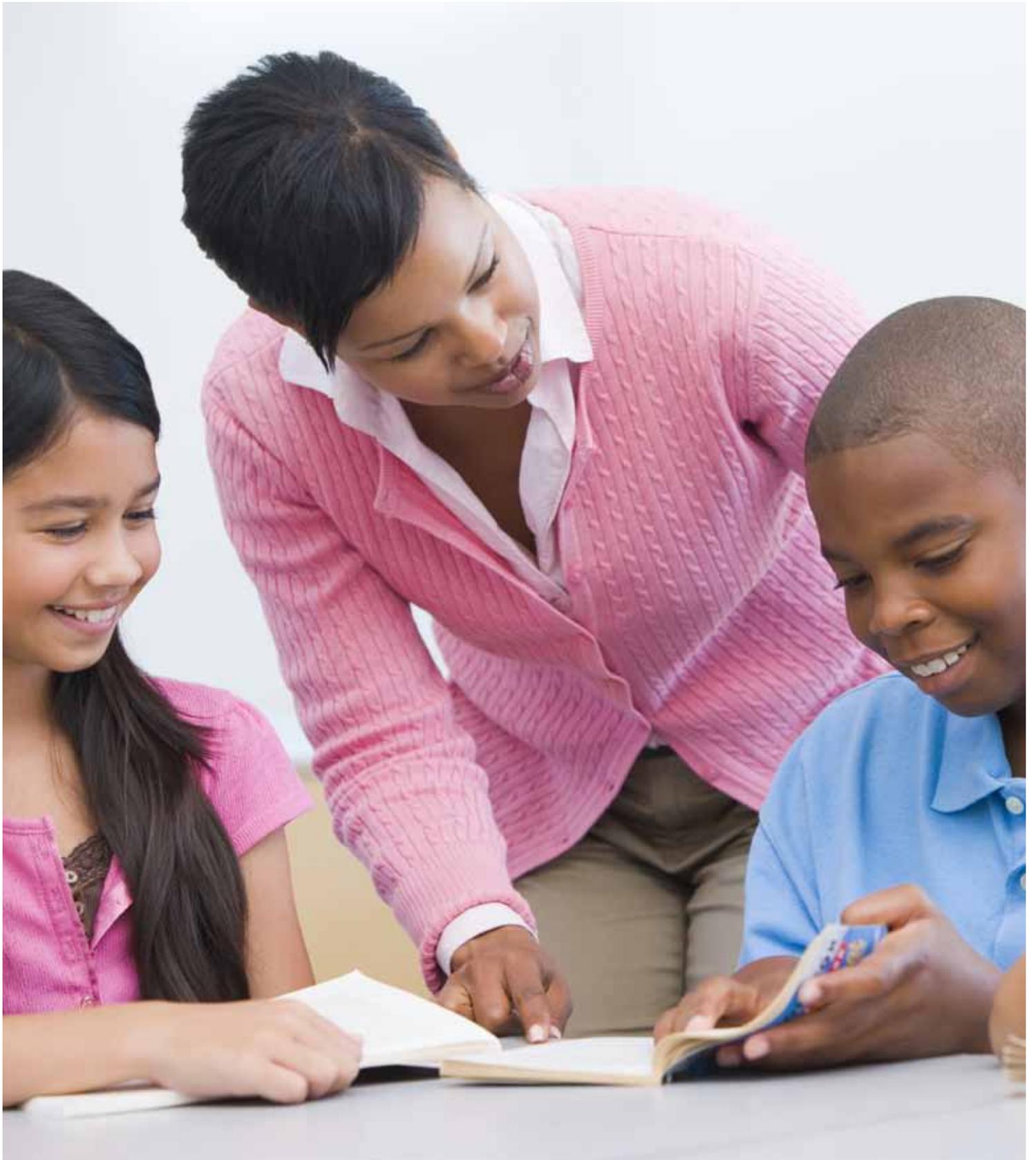
Category 1	Life Threatening Cancer - 100% Cancer in Situ - 25%
Category 2	Heart Attack - 100% Ruptured Cerebral, Carotid or Aortic Aneurysm - 100% Stroke - 100%
Category 3	Blindness - 100% Coma - 100% Kidney (Renal) Failure - 100% Paralysis - 100% Severe Brain Damage - 100%

Value Added Services

- Travel Assistance Service

Exclusions

A benefit will not be paid if caused by or contributed to by one of the following: an act of war (declared or undeclared); intentionally self-inflicted Injury; commission or attempted commission of a felony; the use of alcohol or drugs unless taken as prescribed by a Physician; a Sickness or Injury that occurs while confined in a penal or correctional institution; cosmetic or elective surgery that is not medically necessary; committing or attempting to commit suicide while sane or insane; participation in a riot or insurrection; a Critical Illness Diagnosed outside of the US unless confirmed within the US; a Critical Illness which is Diagnosed before or during the Benefit Waiting Period; or a Heart Attack that occurs within 24 hours of a medical procedure.



For more information, contact National Insurance Services at 800-823-8419.

RE Sutton & Associates Consultant

The focus of **RE Sutton & Associates** is aimed toward providing consultation services in the area of employee benefit programs. The firm has built a solid reputation with a wide range of clientele through expertise in a number of different areas. In addition to our Consulting Services, RE Sutton & Associates offers a wide array of voluntary programs and employee benefits for small employers and individuals.

National Insurance Services Administrator

As a specialist in public sector employee benefits since 1969, **National Insurance Services** helps employers align their unique and complex benefit challenges with the hard-to-understand language and practices of insurance and investment products. Our expertise results in innovative benefit solutions that help:

- Use taxpayer dollars efficiently
- Build bridges between bargaining units, boards and employers

Reliance Standard Life Insurance Company Carrier

Reliance Standard Life Insurance Company is a leading insurance carrier specializing in innovative and flexible employee benefits solutions including disability income and group term life insurance, a suite of voluntary (employee paid) coverage options and fully integrated absence management. Reliance Standard markets these solutions through independent brokers and agents to employers of all sizes. Rated A (Excellent) by A.M. Best*, Reliance Standard began its centennial year in 2006.

*Affirmed December 2010

This information is not an insurance policy, certificate or evidence of coverage. 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, 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-9401-0111, et al.

