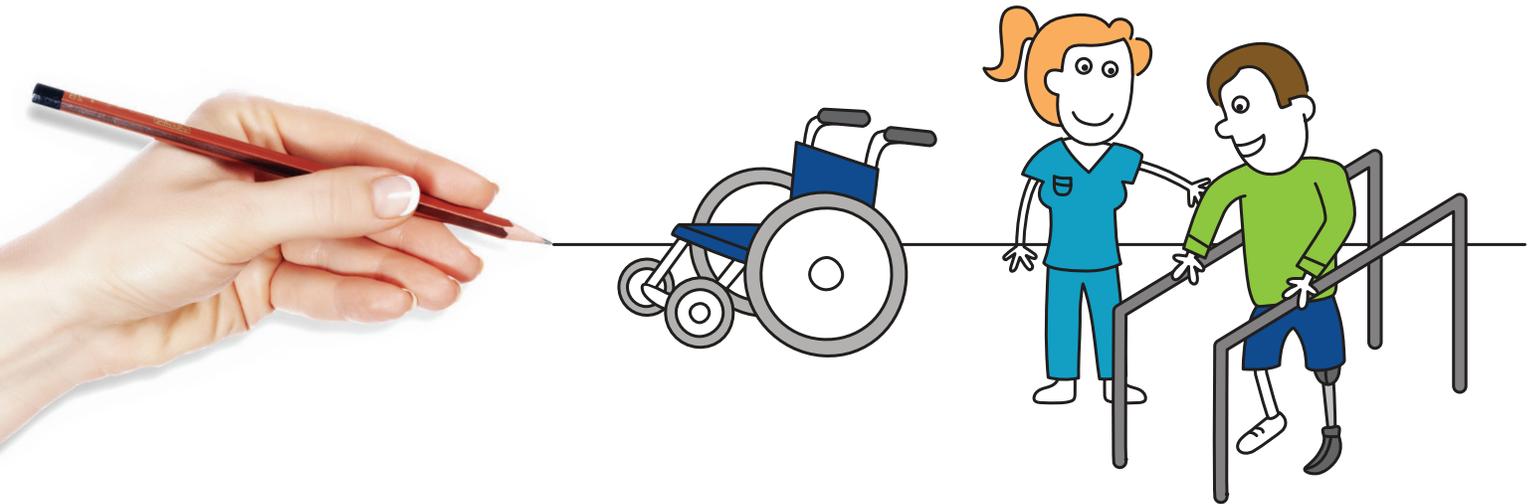


Voluntary Accidental Death & Dismemberment (AD&D)



Draw on the protection provided by your benefits.

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.



“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. 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. Unintentional injuries are the fifth leading cause of death overall—they make up 67% of all injury-related deaths in the U.S. Accidental death is silent epidemic in America.

– National Safety Commission, *Injury Facts 2015*.

“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.

“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.

“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.

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



More than half

of all injury-related deaths occur in homes and communities.

– National Safety Commission, *Injury Facts 2015*.

RELIANCE STANDARD
A MEMBER OF THE TOKIO MARINE GROUP

www.reliancestandard.com

This information is not an insurance policy and does not describe the entire plan. For more detailed information, you must ask your employer’s Human Resources benefit 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.

The availability of the described products, benefits and features may vary by state.

Group accidental death and dismemberment coverage is underwritten by Reliance Standard Life Insurance Company and provided through policy form series LRS-8604, et al. Reliance Standard Life Insurance Company is licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. In New York, insurance products and services are provided through First Reliance Standard Life Insurance Company, Home Office: New York, NY.

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