

Plan Highlights

Voluntary Group Accidental Death & Dismemberment Insurance



CATIC Financial Inc.

ELIGIBILITY

All Active Full-Time Employee, except for any person working on a temporary or seasonal basis.

Dependents: You must be insured for your Dependents to be covered.

Dependents are:

- ▶ Your legal spouse who is not legally separated or divorced from you
- ▶ Your legally-recognized domestic or civil union partner
- ▶ Your unmarried financially dependent children birth to 20 years (to 26 years if full-time student).
- ▶ A person may not have coverage as both an Employee and Dependent.
- ▶ Only one insured spouse may cover dependent children.

BENEFIT AMOUNT

Employee: Choose from a minimum of \$10,000 to a maximum of \$300,000 in \$10,000 increments.

Spouse: Choose from a minimum of \$5,000, a maximum of \$150,000 in \$5,000 increments, not to exceed 50% of employee amount

Child(ren): Birth to age 20 years: \$2,000 to \$10,000 in increments of \$2,000 (up to age 26 if a full-time student)

CONTRIBUTION REQUIREMENTS

Coverage is 100% Employee Paid.

AD&D SCHEDULE

| For Accidental Loss of | Amount Payable |
|-------------------------------------|----------------|
| Life | 100% |
| Two or More Members* | 100% |
| Speech and Hearing | 100% |
| One Member* | 50% |
| Speech or Hearing | 50% |
| Thumb and Index Finger of Same Hand | 25% |

* "Member" refers to a hand, foot or eye

BENEFIT REDUCTION DUE TO AGE

(Applicable to employee / spouse coverage)

| Age | Original Benefit Reduced to |
|-----|-----------------------------|
| 70 | 65% |
| 75 | 50% |

RATES

See attached Rate Sheet

FEATURES

- ▶ Exposure and Disappearance
- ▶ Seat Belt and Air Bag Benefit
- ▶ Total Loss of Use Benefit

VALUE-ADDED SERVICES

- ▶ Travel Assistance Services



www.reliancematrix.com

This Plan Highlight is not a complete description of the insurance coverage. Insurance is provided under group policy form LRS-8604, et al. This is not a binding contract. Should there be a difference between this Plan Highlight and the contract, the contract will govern. The Certificate of Coverage will be made available to you that describes the benefits in greater detail; however a benefit will not be paid if caused or contributed by an exclusion listed in the Certificate.

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. Product features and availability may vary by state.