

A Group Benefits Solution for Small Business

RELIANCE STANDARD

SmartChoice Dental

- Guarantee Issue* for Groups of 2+ Lives
- Choice of
 - Plan A**
 - \$1000 Annual Benefit
 - 100% Preventive Care
 - 80% Basic Services
 - 50% Major Services
 - Or Plan B**
 - \$1500 Annual Benefit
 - 100% Preventive Care
 - 80/90/100% Basic Services
 - 50% Major Services
 - 50% Ortho Services
- \$50 Deductible Waived for Preventive
- Lower Cost Managed Care Option (MAC)
- Optional Vision Plan
- Class Carve-outs Available
- Can be up to 100% Employee Paid
- 24 Month Rate Guarantee

SmartChoice Life

- Guarantee Issue* for Groups of 2+ Lives
 - \$50,000 GI Max for 2-5 Lives
 - \$75,000 GI Max for 6-9 Lives
 - \$100,000 GI Max for 10-19 Lives
- 1X, 2X Earnings or Flat Amount
- 200,000 Maximum Benefit
- AD&D Includes a Seatbelt Benefit*
- Accelerated Death Benefit
- Class Carve-outs Available
- Can be up to 100% Employee Paid
- 36 Month Rate Guarantee

*available in most states

SmartChoice LTD

- Guarantee Issue* for Groups of 2+ Lives
- 60% of Earnings up to \$7,500 Monthly Benefit
- 60, 90 or 180 Day Elimination Period
- 36 Month Own Occ Definition of Disability
- Benefit Duration:
 - Preferred Employees: To age 65 accident/illness
 - Standard Employees: To age 65 accident and 5 year illness
- Partial Disability Benefit
- Partial Benefit for Pre-existing Condition
- Class Carve-outs Available
- Can be up to 100% Employee Paid
- 36 Month Rate Guarantee

SmartChoice STD

- Guarantee Issue for Groups of 2+ Lives
- 50%, 60%, 66.7%, 70% of Earnings or Flat Amount
- Maximum Weekly Benefit
 - \$1000 for 2 – 19 Lives
- 1/8/13 or 1/8/26 Benefit Periods
- Partial Benefit for Pre-existing Conditions
- Partial Disability Benefit
- Maternity Covered as any other Illness
- Class Carve-outs Available
- Can be up to 100% Employee Paid
- 36 Month Rate Guarantee

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