

Basic Life & AD&D Plan Description

Big Red Liquors

Eligibility

Each Active Full-Time Employee working 30 hours or more per week except any person working on a temporary or seasonal basis.

Benefit Descriptions

*Benefit Amount:	\$20,000
Age Reduction:	
	EMPLOYEE'S AGE
	PERCENTAGE OF LIFE AMOUNT REMAINING
	65 - 69 65%
	70 - 74 45%
	75 - 79 30%
	80 - 84 20%
	85 - 89 15%
	90 + 10%
Guarantee Issue:	\$20,000
**Living Benefit Rider:	75% to \$500,000
Waiver of Premium:	Included, disability starts before age 60 and lasts 9 months.
Family Medical Leave Ext.:	Yes
Bereavement Counseling:	Yes
Travel Assistance:	Yes
AD&D Coverage:	24 Hour, excludes retirees.
Air Bag Benefit:	5%

Guarantee Issue	Any amount of insurance in excess of the Guarantee Issue amount listed in your Proposal Summary requires Evidence of Insurability that RSL must accept and approve. Y
Accelerated Benefit	<p>The Accelerated Benefit helps offset the high cost of medical care for a terminally ill employee by providing an advance payment of a portion of the death benefit in the case of a terminal illness.</p> <p>The Insured may receive a single lump sum or installment payments mutually agreed upon by RSL and the Insured. The Accelerated Benefit is payable one time only for any Insured covered under this Rider. The Death Benefit will be reduced by an amount equal to the Accelerated Benefit.</p>
Conversion	The conversion privilege gives an Insured the right, under certain conditions, to continue life insurance protection under a non-term permanent insurance policy. We require no medical examination or other evidence of insurability – regardless of age or state of health – as long as application is made and the first premium is paid within 31 days of termination of insurance coverage.
Waiver of Premium	If an Insured becomes Totally Disabled while insured and while the policy is in force before reaching age * and is not able to work for at least * consecutive months, RSL will continue his/her life insurance benefit without premium payment.

Family and Medical Leave and Uniform Services Employment and Reemployment (USERRA) Extension

Coverage can continue provided the employee is on a leave that the employer approves in accordance with the terms of FLMA or that is due to the employee entering the United States military service.

Bereavement Counseling Services

We recognize everyone may need help from time to time, and may have no place to turn. Rather than let them face a tough situation alone, we provide a place for employees to turn when they need counseling. In cooperation with ACI Specialty Benefits (ACI), we offer a toll-free counseling service to all household members who experience the loss of a loved one. Professional counselors who are experienced with the human emotions associated with the death of a loved one are available to help those who want to reach out.

The counseling service is available at no cost, 24 hours a day, seven days a week.

Travel Assistance

Travel assistance services provide travel and medical assistance services for employees of our Policyholders while traveling on a trip in a foreign country or 100 miles or more from home.

Whether the travel is for business or pleasure your covered employees as well as their spouse and unmarried children under the age of 20 (under age 26 for full time students) are covered.

Accidental Death and Dismemberment

For Accidental Loss of:	Amount Payable:
Life	Full benefit amount
Both hands	Full benefit amount
Both feet	Full benefit amount
Sight of both eyes	Full benefit amount
One hand and one foot	Full benefit amount
One hand and sight of one eye	Full benefit amount
One foot and sight of one eye	Full benefit amount
Speech and hearing	Full benefit amount
One hand	One half the benefit amount
One foot	One half the benefit amount
Sight of one eye	One half the benefit amount
Speech	One half the benefit amount
Hearing	One half the benefit amount

Air Bag Benefit

We pay this benefit in addition to any other benefits provided by the Plan, subject to the terms of the Group Insurance Policy.

In addition to the Seat Belt Benefit, we will pay an Air Bag Benefit if the Insured was driving or riding in a private passenger Four-Wheel Vehicle equipped with a factory-installed Air Bag. The police accident report must clearly establish the Insured was positioned in a seat designed to be protected by an Air Bag and was properly strapped in the seat belt when the air bag inflated.

Exclusions

A benefit will not be payable for a loss:

- 1) caused by suicide or intentionally self-inflicted injuries; or
- 2) caused by or resulting from war or any act of war, declared or undeclared; or
- 3) to which sickness, disease or myocardial infarction, including medical or surgical treatment thereof, is a contributing factor; or
- 4) sustained during the Insured's commission or attempted commission of an assault or felony; or
- 5) to which the Insured's acute or chronic alcoholic intoxication is a contributing factor; or
- 6) to which the Insured's voluntary consumption of an illegal or controlled substance or a non-prescribed narcotic or drug is a contributing factor; or
- 7) caused by Injury arising out of or in the course of employment for wage or profit. (Does not apply if 24-Hour coverage is provided.)