Plan Highlights

Group Basic Life / AD&D Insurance



Chester Community Charter School

ELIGIBILITY

As Defined by the Employer.

BENEFIT AMOUNT

Basic Life and AD&D: 1.5 times earnings, rounded to the next higher $1,000, subject to a maximum of $125,000.

GUARANTEED ISSUE

$125,000

CONTRIBUTION REQUIREMENTS

Coverage is 100% Employer Paid.

AD&D SCHEDULE

For Accidental Loss of	Amount Payable
Life	100%
Both Hands	100%
Both Feet	100%
Sight of Both Eyes	100%
One Hand and One Foot	100%
One Hand and Sight of One Eye	100%
One Foot and Sight of One Eye	100%
Speech and Hearing	100%
One Hand	50%
One Foot	50%
Sight of One Eye	50%
Speech	50%
Hearing	50%

BENEFIT REDUCTION DUE TO AGE

Age	Original Benefit Reduced to
70	65%
75	50%

FEATURES

- Imminent Death Benefit
- Air Bag Benefit
- Conversion Privilege
- Education Benefit
- Seat Belt Benefit
- Waiver of Premium
- Total Loss of Use Benefit

VALUE-ADDED SERVICES

- Bereavement Counseling Services
- Travel Assistance Services

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This Plan Highlight is not a complete description of the insurance coverage. Insurance is provided under group policy form LRS-6422, et al, 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. Product features and availability may vary by state.

Reliance Matrix is a branding name. Coverage is underwritten by Reliance Standard Life Insurance Company, which 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 offered by First Reliance Standard Life Insurance Company, Home Office, New York, NY. Where applicable, absence services are provided by Matrix Absence Management, Inc.