

24-Hour Travel Assistance Services

Through your group coverage with Reliance Standard, you automatically receive travel assistance services provided by On Call International (On Call), pursuant to an agreement between Reliance Standard and On Call. On Call is a 24-hour, toll-free service that provides a comprehensive range of information, referral, coordination and arrangement services designed to respond to most medical care situations and many other emergencies you may encounter when you travel. On Call also offers pre-trip assistance including passport/visa requirements, foreign currency and weather information. The following is an outline of the On Call emergency travel assistance service program. For a complete description of all services and the program terms and limitations, please request a Description of Covered Services from your employer.

Covered Services

When traveling more than 100 miles from home or in a foreign country, On Call offers you and your dependents the following services:

Pre-Trip Assistance

- Inoculation requirements information
- Passport/visa requirements
- Currency exchange rates
- Consulate/embassy referral
- Health hazard advisory
- Weather information

Emergency Medical Transportation*

- Emergency evacuation
- Medically necessary repatriation
- Visit by family member or friend
- Return of traveling companion
- Return of dependent children
- Return of vehicle
- Return of mortal remains

How It Works

At any time before or during a trip, you may contact On Call for emergency assistance services. It is recommended that you keep a copy of this summary with your travel documents. Simply detach the wallet card below to ensure convenient access to the On Call phone numbers.

TO REACH ON CALL VIA INTERNATIONAL CALLING: Go to <http://www.att.com/esupport/traveler.jsp?group=tips> for complete dialing instructions. It is recommended that you do this prior to departing the US, find the access code from the country you will be visiting, and note it on the cut-out card below so you will have the information readily available in case of an emergency. (AT&T provides English-speaking operators and the ability to place collect calls to On Call, whereas local providers may encounter difficulty placing collect calls to the US.)

Administered by



Provided with your benefits coverage through



On Call International is not affiliated with Reliance Standard Life Insurance Company or First Reliance Standard Life Insurance Company. Reliance Standard is not responsible for the content of the On Call travel assistance services, and is not responsible for, and cannot be held liable for, any services provided or not provided by On Call.

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.

On Call is not responsible for the unavailability or results of any medical, legal or transportation services. You are responsible for obtaining all services not directly provided by On Call and for the expenses associated with them.

24-HOUR TRAVEL ASSISTANCE



For emergency medical, legal and travel assistance information and referral service 24 hours a day, 365 days a year, call the numbers below. To place a collect call, dial the INTERNATIONAL COUNTRY CODE: _____ followed by On Call's collect call number.

In the U.S., toll free
(800) 456-3893

Worldwide, collect
(603) 328-1966

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An identity is stolen every 2 seconds. Could you be next?



Privacy Advocates®

InfoArmor employs a dedicated team of professionals that provide world class service and expertise in identity theft restoration.

In the event of identity theft, the victim will be assigned a dedicated Privacy Advocate that will act on behalf of the customer to completely restore their identity.

The victim will know their Privacy Advocate by name and will be able to have a personal proponent for their identity restoration.

InfoArmor's Privacy Advocates have been trained by and receive continued support from the Identity Theft Resource Center, the primary national non-profit that focuses on identity theft.

Privacy Advocates are also Certified Identity Theft Risk Management Specialists by the Institute of Fraud Risk Management.

Do you suspect your personal information has been compromised?

Call toll free: **1.855.246.7347**

Want to protect the contents of your wallet and important personal documents? Enroll in WalletArmor® today!

www.reliancestandard.com/walletarmor

Identity Theft Full Restoration Services and Real-time Card Monitoring

The Identity Theft Crisis

Identity Theft is the fastest growing crime in the United States. The statistics are staggering and getting worse. In 2013 Identity theft was the number one consumer reported crime with 13.1 million victims, spending on average 58 to 165 hours to regain pre-theft status.^{1,2,3}

What can you do?

To protect you and your family from this devastating loss of time, money and security, Reliance Standard and your employer have provided you with a full service ID Recovery Program that will perform the recovery process for you should you or a member of your family fall victim to identity theft.

In addition to the recovery program, you also have access to real-time card monitoring through WalletArmor®. WalletArmor® is an interactive, easy-to-use vault for protecting your wallet's contents, passwords, and important personal documents.

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INFOARMOR®
IDENTITY PROTECTION EXPERTS

Identity Theft Full Restoration Services and Real-time Card Monitoring

ID Theft Recovery Services

Should you or anyone in your family fall victim to identity theft, InfoArmor® Identity Protection Experts will provide restoration services including:

- ▶ Dedicated InfoArmor Privacy Advocates® to act on your behalf
- ▶ Identity restoration experts trained by the Identity Theft Resource Center
- ▶ Investigation and confirmation of fraudulent activity including known, unknown, and potentially complicated sources of identity theft
- ▶ Resolution of key issues by maintaining and explaining your rights
- ▶ Placing phone calls and preparing appropriate documentation on your behalf including anything from dispute letters to defensible complaints
- ▶ Assist in issuing fraud alerts and victim's statements when necessary, with the three consumer credit reporting agencies, Federal Trade Commission, Social Security Administration and the U.S. Postal Service
- ▶ Completing and providing copies of all documentation, correspondence, forms and letters for your records
- ▶ Contacting, following up and escalating issues with affected agencies and institutions
- ▶ Providing restoration beyond just credit including criminal, DMV, medical

WalletArmor®

WalletArmor® provides 24/7 Online Credential Monitoring on the Internet's Underground economy. We'll know quickly if there is fraudulent activity. You'll receive a call from our Privacy Advocates® letting you know your personal information has been compromised. We work with businesses to identify and replace essential cards and documents, and we contact the authorities. WalletArmor stores and secures valuable information for easy retrieval.

The WalletArmor® encrypted vault secures and monitors:

- User IDs & Passwords
- ATM Cards
- Credit Cards
- Checking Accounts
- Driver's Licenses
- Health Insurance Cards
- Vehicle Insurance Cards records, etc.

Do you suspect your personal information has been compromised?

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Want to protect the contents of your wallet and important personal documents? Enroll in WalletArmor® today!

www.reliancestandard.com/walletarmor

1 - Federal Trade Commission, "Consumer Sentinel Network Data Book 2013, February 2014"

2 - Javelin Strategy and Research: 2014 Identity Fraud Report

3 - ITRC "Identity Theft: The Aftermath" 2008

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INFOARMOR®
IDENTITY PROTECTION EXPERTS

IDENTITY THEFT RECOVERY SERVICES ARE PROVIDED BY INFOARMOR. INFOARMOR IS NOT AFFILIATED WITH RELIANCE STANDARD LIFE INSURANCE COMPANY (RSL) OR FIRST RELIANCE STANDARD LIFE INSURANCE COMPANY (FIRST RSL). THE IDENTITY THEFT RECOVERY SERVICES PROVIDED BY INFOARMOR ARE NOT PART OF ANY INSURANCE POLICY, AND NEITHER RSL NOR FIRST RSL IS RESPONSIBLE FOR ANY ACTS OR OMISSIONS OF INFOARMOR IN CONNECTION WITH OR ARISING UNDER THE IDENTITY THEFT RECOVERY SERVICES.

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 availability and features may vary by state.

Bereavement Support Services Comfort and Guidance for Challenging Times



Bereavement Support Services provide confidential and professional support services to all covered employees and family members to cope with the loss of a loved one—at no extra cost.

Along with your coverage from Reliance Standard Life Insurance Company, you are offered access to unlimited and confidential telephonic grief counseling, legal and financial consultation through ACI Specialty Benefits just when you need it most.

Grief Counseling

- **Unlimited** Telephonic Assessment and Referral

Legal and Financial Services

- **Unlimited** Phone Consultation for Any Financial Issue
- **Unlimited** Phone Consultation for Any Legal Issue
- Online Legal and Financial Resource Center Including Document Preparation

Program Access

- All Covered Employees and Family Members Eligible, Regardless of Location or Relationship
- 24/7, 365 Days-a-year Dedicated Toll-Free Line, Always Live Answer



Questions or to Access Services

Contact ACI Specialty Benefits toll-free at
855-RSL-HELP
(855-775-4357)
rsli@acieap.com

Bereavement Benefit services are provided by ACI Specialty Benefits, under agreement with Reliance Standard Life Insurance Company.

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Powered by



Travel Assistance: Description of Covered Services

The following is a detailed Description of Covered Services. All services in connection with Emergency Evacuation, Medically Necessary Repatriation, Repatriation of Mortal Remains, Visit by Family Member or Friend, Traveling Companion Transportation and Return of Dependent Children are subject to a maximum Combined Single Limit of Two Hundred Fifty Thousand dollars (\$250,000) per event. Vehicle Return is subject to a sub-limit per event, as listed.

Your assistance services are available when traveling 100 or more miles from your primary residence, or when traveling in a foreign country.

All services must be provided by On Call International (On Call). No claims for reimbursement will be accepted. Any expenses associated with these services are your responsibility except as provided within this Description of Covered Services.

MEDICAL ASSISTANCE SERVICES

Medical Referrals: On Call will assist you in finding Physicians, dentists, and medical facilities.

Medical Monitoring: During the course of a medical emergency, On Call's professional case managers, including Physicians and nurses, will make sure the appropriate level of care is maintained or determine if further intervention, medical transportation, or possibly repatriation (return to U.S.) is needed. On Call will provide case notification, both foreign and domestic, between the patient, family, Physician, employer, travel company, and consulate as needed. On Call will continue to provide all necessary international claim coordination, to include hospital bill translation and interpretation, as needed.

Emergency Medical Payments: When it is necessary for you to obtain needed medical services, upon request, On Call will advance in local currency, up to \$10,000 to cover on-site medical expenses. The advance of funds will be made to the medical provider after On Call has secured funds from you or your family.

Replacement of Medication and Eyeglasses: On Call will arrange to fill a prescription that has been lost, stolen, or requires a refill, subject to local law, whenever possible. On Call will also arrange for shipment of replacement eyeglasses. Costs for shipping of medication or eyeglasses, or a prescription refill, etc., are your responsibility.

Hotel Convalescence Arrangements: On Call can assist you with hotel arrangements if you or your companion needs to convalesce in a hotel prior to or following medical treatment.

Medical Insurance Assistance: On Call can assist you by coordinating notifications to medical insurers or managed care organizations, verifying policy enrollment, confirming medical benefits coverage, guaranteeing medical payments, assisting in the coordination of multiple insurance benefits, and handling claims paperwork flow.

Prescription Drug Assistance: When permitted by law and approved by the patient's Physicians, On Call will assist you in obtaining prescription drugs and other necessary personal medical items that may have been forgotten, lost or depleted while traveling.

EMERGENCY TRANSPORTATION SERVICES

Emergency Evacuation: If you or your dependent suffer an Injury or Sickness and adequate medical facilities are not available locally in the opinion of On Call's Medical Director, On Call will provide emergency evacuation (under medical supervision if necessary) by whatever means necessary to the nearest facility capable of providing adequate care. Services include arranging and paying for transportation and related medical services (including cost of medical escort) and medically necessarily incurred in connection with the emergency evacuation.

Medically Necessary Repatriation: After initial treatment and stabilization for an Injury or Sickness, if the attending Physician and On Call's Medical Director deem it medically necessary, On Call will transport you back to your permanent place of residence for further medical treatment or to recover. Services include arranging and paying for transportation and related medical services (including escort, if necessary) and medical supplies necessarily incurred in connection with the repatriation.

Repatriation of Mortal Remains: In the event of your death, On Call will render assistance and provide for the return of mortal remains. Services include arranging and paying for the following: location of a sending funeral home; transportation of the body from the site of death to the sending funeral home to the airport; minimally necessary casket or air tray for transport; coordination of consular services (in the case of death overseas); procuring death certificates (3 maximum); and transport of the remains from the airport to the receiving funeral home. Other services that might be performed in conjunction with those listed above include: making travel arrangements for any traveling companions; identification and/or notification of next-of-kin.

Visit by Family Member or Friend: If you are hospitalized for more than seven (7) days and are traveling alone, On Call will arrange and provide your family member or friend with transportation to visit you. Visit by Family Member or Friend services includes coverage for meals and accommodations for up to 10 days.

Traveling Companion Transportation: If your travel companion loses previously made travel arrangements due to your medical emergency, On Call will arrange and pay for your traveling companion's return home by the most direct and economical route.

Return of Dependent Children: If you are hospitalized for more than seven (7) days, On Call will arrange and pay for the return of your minor children who are under the age of twenty (20) years of age (or full-time students under the age of twenty-six (26)), and if necessary, accompany him/her with an attendant.

Vehicle Return: In the event of an Emergency Evacuation, Medically Necessary Repatriation, or Repatriation of Mortal Remains, On Call will arrange and return your non-commercial vehicle that is left behind unattended, up to the maximum coverage limit of \$2,500.

LEGAL ASSISTANCE

Locating Legal Services: On Call can assist in contacting a local attorney or the appropriate consular officer if you are arrested or detained, involved in an automobile accident, or otherwise need legal help. On Call will maintain communications with you, your family, and employer until legal counsel has been retained by you.

Bail Bond Services: On Call can assist in securing bail bond services in all available locations.

BAGGAGE ASSISTANCE

On Call can assist you if your baggage is lost, stolen, or delayed while traveling on a common carrier. On Call will advise you of the proper reporting procedures and will help you maintain contact with the appropriate companies or authorities to help resolve the problem.

EMERGENCY PAYMENT ASSISTANCE

On Call can assist you in obtaining an advance of funds for medical expenses or other travel emergencies by coordinating directly with your family, or your credit card company, bank, employer, plan sponsor or other sources of credit.

PRE-TRIP ASSISTANCE – *available at anytime, not subject to 100-mile travel requirement.*

- ▶ **Passport and Visa Information:** On Call can advise you of the required documentation to enter and depart foreign destinations.
- ▶ **Health Hazards Advisory:** On Call can provide you with up-to-date travel advisories.
- ▶ **Inoculation Requirements:** Medical entry requirements can be provided to you prior to your departure.
- ▶ **Weather Information:** On Call maintains current information regarding weather conditions for both domestic and international travel destinations. This information will be provided to you through the On Call Assistance Center.
- ▶ **Currency Exchange Information:** On Call can provide you with the daily currency exchange rate for a specified country.
- ▶ **Consulate and Embassy Locations:** On Call maintains a complete listing of consulates and embassies. These locations are accessible to you by calling the On Call Assistance Center.
- ▶ **Translation and Interpreter Services:** Professional translators and interpreters can be reached 24 hours a day to obtain translation or interpreter assistance services during emergency situations while traveling internationally.
- ▶ **Travel Locator Service:** You can contact the On Call Assistance Center 24 hours a day, seven (7) days a week, for assistance in locating hotels, airports, sports facilities, campgrounds, and tourist attractions.

EMERGENCY MESSAGE ASSISTANCE

On Call can record emergency messages from you or emergency messages for you for 24-hour periods. These messages may be retrieved at anytime by you, your family, or business associates.

EMERGENCY CASH ASSISTANCE

On Call can assist you with emergency cash up to \$500. Arrangements will be made through a friend, family member, business, or your credit card in the event of an emergency. All fees associated with the transfer or deliveries of funds are your responsibility.

EMERGENCY TICKET REPLACEMENT

On Call can assist you in replacing lost or stolen airline tickets.

EMERGENCY CARD REPLACEMENT

On Call can assist you with emergency card replacement if you should experience a loss, theft, or damage to your credit card or membership card.

EXCLUSIONS AND LIMITATIONS

- A. On Call shall not provide services enumerated if the coverage is sought as a result of: Suicide or attempted suicide; intentionally self-inflicted injuries; participation in any act of war, invasion, acts of foreign enemies, hostilities (whether war is declared or not), civil war, rebellion, revolution, and insurrection, military or usurped power; participation in any military maneuver or training exercise; traveling against the advice of a Physician; traveling for the purpose of obtaining medical treatment; traveling in any country in which the U.S. State Department issued travel restrictions; the commission of or attempt to commit an unlawful act; being under the influence of drugs or intoxicants unless prescribed by a Physician; pregnancy and childbirth (except for complications of pregnancy); mental or emotional disorders, unless hospitalized; participation as a professional in athletics; services provided for you for which no charge is normally made; or travel within 100 miles of your permanent residence, unless in a foreign country.
- B. The services described above currently are available in every country of the world. Due to political and other situations in certain areas of the world, On Call may not be able to respond in the usual manner. It is your responsibility to inquire whether a country is "open" for assistance prior to your departure and during your stay. On Call also reserves the right to suspend, curtail or limit its services in any area in the event of rebellion, riot, military uprising, war, terrorism, labor disturbance, strikes, nuclear accidents, acts of God or refusal of authorities to permit On Call to fully provide services.
- C. If you request a transport related to a condition that has not been deemed medically necessary by a Physician designated by On Call in consultation with a local attending Physician or to any condition excluded hereunder, and you agree to be financially responsible for all expenses related to that transport, On Call will arrange but not pay for such transport to a medical facility or to your residence and will make such arrangements using the same degree of care and completeness as if On Call was providing service under this agreement. A waiver of liability will be required prior to arranging these transportation services.
- D. If you are not eligible and services are provided to you, you may be responsible for the charges incurred.

All transportation benefits provided hereunder must be by the most direct and economical route possible.

For the purposes of this Agreement, the following definitions shall apply; "*Injury*" means identifiable injury caused by an Accident. "*Accident*" means a sudden, unexpected, unusual, specific event, which occurs at an identifiable time and place. "*Sickness*" means a sickness of the Participant which declares itself during the period when services are available under this Agreement.

On Call is not responsible and cannot be held liable for any malpractice performed by a local Physician or attorney who is not an employee of On Call.

RELIANCE STANDARD

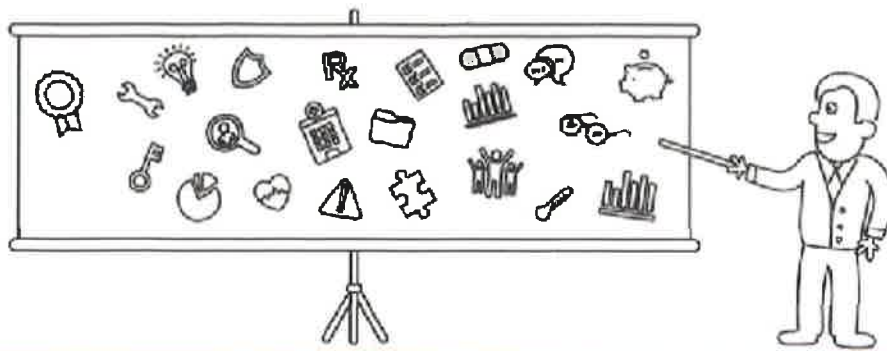
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Draw on our experience.

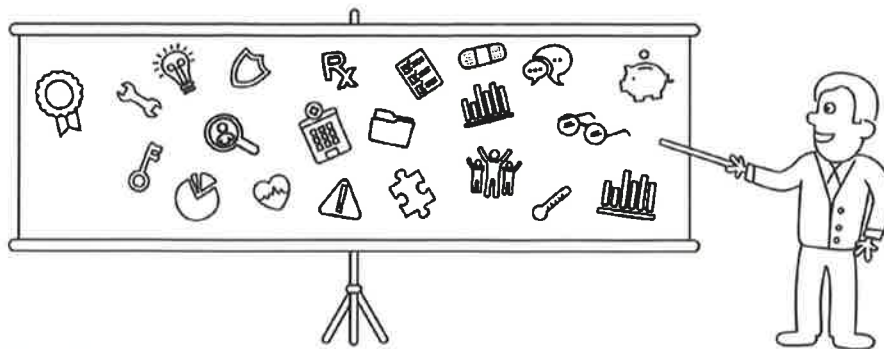
Obtaining Evidence of Insurability (EOI) Application Status

Policyholders have Three Options:

1. Access EOI status reports at www.reliancestandard.com via the *Online Reports* link in your RSL Toolbox
 - Access to the website and reports will require a User ID and Password; please contact your account management team to request this information
2. Contact our Customer Care Center by dialing 1-800-351-7500 and utilizing the Interactive Voice Response program or speaking directly to a friendly Customer Care representative
 - Live representatives are available to take your call Monday-Friday from 8am – 7pm EST
3. Refer to your billing statement under Evidence of Insurability Activity
 - EOI activity is shown on all paper and online bills

Applicants have Two Options:

1. Access your EOI status by visiting our website at www.reliancestandard.com
 - On the home page, click the *Customer Care* link in the upper right corner. Once the Customer Care page loads, click *Self Service Tools* and select *Medical Underwriting*
2. Contact our Customer Care Center by dialing 1-800-351-7500 and utilizing the Interactive Voice Response program or speaking directly to a friendly Customer Care representative
 - Live representatives are available to take your call Monday-Friday from 8am – 7pm EST
 - Your call may be transferred directly to Medical Underwriting if additional details regarding your application are required



Draw on our experience.

Medical Underwriting FAQs

1. What is Medical Underwriting?

As it pertains to Life and Disability insurance, Medical Underwriting includes the process of analyzing and determining the degree of risk represented by a proposed insured. This includes reviewing confidential medical reports, comparing them against underwriting guidelines and making sound underwriting decisions based on those criteria.

2. What Does Guaranteed Issue (GI) Coverage Mean?

The guaranteed issue amount is the maximum amount of insurance that may be purchased without having to provide evidence of good health, otherwise known as Evidence of Insurability (EOI). This amount should be issued immediately. If you are a new employee, this is offered within 31 days of eligibility or during an approved enrollment period.

3. What Applicants require Medical Underwriting?

Applicants who are late enrollers (outside an open enrollment period or after 31 days following eligibility); request more than the guaranteed issue (GI) amount; or increase existing coverage require medical underwriting. In these situations, the employer should immediately forward the application to Reliance Standard to determine if the requested coverage will be approved.

Any applicants that fall within guaranteed issue guidelines should not be forwarded to Reliance Standard. These applications should be maintained by the employer and payroll deductions should commence in line with the requested coverage amount.

4. What is an Omission?

An omission is critical information that is missing from the application. This is the most common cause of delays; the medical underwriting process will be suspended until this information is provided.

Examples of common employee omissions are:

- Response to Actively at Work question
- Date of Hire
- Salary
- Coverage Amount
- Height and Weight
- Missing Signatures and Dates
- Incomplete Medical Questions (diagnosis, date, treating physician)

5. How will the Applicant be informed?

All communications regarding applicant omissions and requests for information will be made to the applicant through DocuSign.

Notification of approvals and declinations will be in letter format.

6. What is a Medical Underwriting EOI report?

This report is designed to provide our customers with the status, coverage amount and approved date of coverage so they can effectively manage payroll deductions. The report also indicates those coverage requests that are closed or currently pending. No payroll deductions should be taken until an "approved" status is shown on the Medical Underwriting EOI report.

7. Why is an Application Pending or Closed?

Common reasons for a pending status include: outstanding medical requests, non-response from the applicant, and evaluation by Medical Underwriting.

Common reasons for a closed status include: non response from an applicant after 60 days from the first request, denial of coverage after underwriting review, and voluntary withdrawal from the process by the applicant.

Due to our privacy policy, we are not able to provide the employer with additional details regarding the type of medical requirements ordered and a reason for closure or denial.

8. What is an Attending Physician's Statement (APS)?

An attending physician's statement (APS) is a request for medical records from the applicant's primary care physician, treating specialist or medical facility.

The basic component of an APS request is a letter from Reliance Standard sent to the Physician/Medical Facility along with an authorization.

9. When is Coverage effective?

Coverage is effective based on the individual effective date provision contained within the group policy. The effective date can be one of two; "The Date approved" or "First of the month following approval."

10. What Protects my Employees' Personal Information?

Several state and federal laws and regulations govern how insurance companies must handle personal information about individuals who are applying for or covered by insurance. These include the Insurance Information and Privacy Protection Model Act, adopted by the National Association of Insurance Commissioners over 20 years ago and subsequently enacted in many states. They also include the Privacy of Consumer Financial and Health Information Model Regulation, adopted by the NAIC in 2000 in response to the federal law known as Gramm-Leach-Bliley ("GLB"); the requirements of this regulation are in place in all states. These laws and regulations require that insurance companies maintain the confidentiality of personal health and financial information about applicants and insureds. Insurers are prohibited from disclosing this information to third parties without the authorization of the applicant or insured except in very limited circumstances which are set forth in the laws.

The federal law known as the Health Insurance Portability and Accountability Act ("HIPAA") addresses confidentiality of personal information in connection with medical insurance plans but does not apply to life, accident and disability products.

11. How to handle employee elections and approved coverage based on billing type.

Self-Administration

Self-Administration enrollment processing is defined as the practice where the employer or third party retains responsibility for day-to-day program administration such as: self-billing, eligibility verification, beneficiary designation, screening and submitting applications over guaranteed issue. The employer maintains records outside the Reliance Standard billing/admin system, and employee level information and premium payment are validated upon claim as part of the adjudication process.

The Reliance Standard Policyholder Administrator's Guide outlines the roles and responsibilities:

- Reliance Standard does not track enrollment of new employees who are within the Guaranteed Issue (GI). These remain the responsibility of the employer.
- Reliance Standard will medically underwrite those over GI and late entrants, making a final decision as to whether an applicant is approved or declined for coverage.
- Products which may require medical underwriting are Group Basic Life, Group Supplemental Life, Voluntary Group Term Life, Dependent Life (Spouse), Voluntary Long Term Disability, Voluntary Short Term Disability and Voluntary Critical Illness.

List Bill

List Bill enrollment processing is defined as the practice where the employer is responsible for day to day program administration such as: eligibility verification, beneficiary designation, updating the Reliance Standard Billing system with applicants eligible for guaranteed issue, screening and submitting applications over the guaranteed issue. The employer maintains employee level coverage and premium payment records through the Reliance Standard billing/admin system.

The Policyholder Administrator's Guide outlines the roles and responsibilities:

- Policyholder determines if employees are eligible to enroll for coverage (subject to final determination by Reliance Standard)
- Enrolling newly eligible employees into the plan
- Reliance Standard will medically underwrite those over GI and late entrants, making a final decision as to whether an applicant is approved or declined for coverage.