**RELIANCE STANDARD**

**Dental Insurance**

2+ employees

**Network combination of both Principal and Ameritas.**

Preventive does NOT count to annual maximum= if requested on 10+ but there is a rate load.

Maximum Carry over always included

10% flat commission

**Vision**

2-9 lives is a vision reimbursement plan only

**10+ can select from VSP – EyeMed – Basic Vision (each employee chooses)**

10% flat commission

**Life insurance** amounts are **guaranteed for groups and FOR class carve outs\***:

2-5: $50,000 6-9: $75,000 10-19: $100,000

Maximum Benefit= $200,000

Benefit reduces to 50% at age 70

 Spouse only coverage w/o employee; GI up to $80,000

15% commission first year – 10% there after

**Short Term Disability** for groups 2-19.

 Guarantee issue with limited excluded industry list. Doctor and lawyer groups qualify.

 Weekly benefit= Choice of 50%, 60%, 66.7%, or 70%

Coverage Type= Non-occupational

 Pre-ex has 3 month look back applicable for first 6 months

 Non-Integrated for California residents (won’t offset with SDI)

10% flat commission

**Long Term Disability**

 Guarantee issue with limited excluded industry list

 Up to $7,500.00 monthly benefit (representing no more than 60% of basic monthly income)

 Own Occupation definition used for up to 36 months (many competitors go up to 24 months)

 Carve outs allowed for \*2+.

12 month pre-ex pays **30%** benefit up to $3,750 during first 12 months and benefit then ends.

Pre-Ex Limitation= 12 months prior and 12 months after

Integration is Full Family

15% commission first year – 10% there after

**\* GUARANTEED Carve Out groups are permitted down to 2 (without any medical questions).**

\* Groups enrolling 2-5 must have matching enrollment except for dental (valid waiver required).

Participation: 2 employees: both must enroll (100%)

 3-5 employees: all but 1.

 6-9 employees: all but 2

 10-19 employees: 75%

\*Dental allow waivers due to other coverage- but no less than 2 may enroll*.*

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**Voluntary Benefits**

**Made Easy**

New relaxed minimum participation requirements

for Voluntary cases under 1,000 lives to make it

easy for you to write, enroll and retain new business.

**Group Product Stand Alone Participation Requirements**

|  |  |
| --- | --- |
| **Group Product** | **Stand Alone Participation Requirements** |
| Supplemental Life (GL) | 20% with a minimum of 10 enrolled employee lives |
| Voluntary Group Life (VG) | The greater of 10% or 5 enrolled employee lives |
| Voluntary AD&D (VAR) | 5 enrolled employee lives |
| Voluntary Short Term Disability (VPS) | The greater of 10% or 5 enrolled employee lives |
| Voluntary Long Term Disability (VPL) | The greater of 10% or 5 enrolled employee lives |
| Voluntary Accident Insurance (VAI) | 5 enrolled employee lives |
| Voluntary Critical Illness (VCI) | The greater of 10% or 5 enrolled employee lives |

**Multiline Requirements (when two or more of the above coverages are sold)\***

 each line must have 5 insured employee lives

 a proactive re-enrollment plan is created at the time of sale

 minimum percentage requirement may be waived if VCI sold with VG, VPS or VPL

\*excludes GL

These are only a few highlights of new, more favorable underwriting guidelines for Voluntary lines. Dedicated Voluntary Market Coordinators help create customized, effective enrollment experience for employers and employees alike.