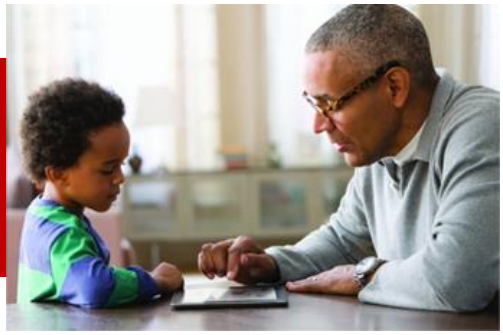
Plan Highlights

Voluntary Group Critical Illness Insurance



Kelly & Associates Insurance Group, Inc.

COVERAGE

Voluntary group critical illness insurance provides a fixed, lump- sum benefit upon diagnosis of a critical illness, which can include heart attack, stroke, paralysis and more. These benefits are paid directly to the insured and may be used for any reason, from deductibles and prescriptions to transportation and child care.

ELIGIBILITY

All Active Full-Time Employees working 20 hours or more per week, except for any person working on a temporary or seasonal basis.

Dependents: You must be insured for your Dependents to be covered. Dependents are:

- Your legal spouse
- Your dependent children from birth to 26 years.
- A person may not have coverage as both an Employee and Dependent.

BENEFIT AMOUNT

Employee: Choose from a benefit of $5,000 to a maximum of $30,000 in $5,000 increments.

Spouse: Choose from a benefit of $5,000 to a maximum of $30,000 in $5,000 increments, not to exceed 100% of approved employee amount.

Child(ren): 50% of approved employee amount up to a maximum of $15,000.

GUARANTEED ISSUE

Employee: $30,000

Spouse: $30,000

Child(ren): $15,000

CONTRIBUTION REQUIREMENTS

Coverage is 100% Employee Paid.

RATES

See attached Rate Sheet

This Plan Highlight is not a complete description of the insurance coverage. Insurance is provided under group policy form LRS-9537, 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.

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 features and availability may vary by state.

FEATURES

DIAGNOSIS ADULT	BENEFIT
Acute Respiratory Distress Syndrome	25%
Alzheimer's Disease	100%
Benign Brain Tumor	100%
Carcinoma In Situ	30%
Coma	100%
Coronary Disease	50%
Heart Attack	100%
Life Threatening Cancer	100%
Loss of Hearing	100%
Loss of Sight	100%
Loss of Speech	100%
Major Organ Failure	100%
Motor Neuron Disease (ALS)	100%
Multiple Sclerosis	100%
Paralysis	100%
Parkinson's Disease	100%
Ruptured Cerebral, Carotid or Aortic Aneurysm	100%
Severe Brain Damage	100%
Skin Cancer	5%
Stroke	100%
DIAGNOSIS CHILD	**BENEFIT**
Cerebral Palsy	100%
Cleft Lip or Palate	100%
Cystic Fibrosis	100%
Downs' Syndrome	100%
Muscular Dystrophy	100%
Spina Bifida	100%
Type 1 Diabetes	100%

- Lifetime Maximum Benefit – 1000% of Insurance Amount
- Subsequent Occurrence Benefit – 100% of benefit if diagnosed 0 months or later
- Recurrence Benefit (Same Illness) – 50% of benefit if diagnosed 6 months or later
- MSLA Continuation
- Transfer of Coverage
- Portability
- **Wellness (Health Screening) Benefit – $50**

This Plan Highlight is not a complete description of the insurance coverage. Insurance is provided under group policy form LRS-9537, 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.

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 features and availability may vary by state.

Reliance Standard Voluntary Plans
Critical Illness Insurance
Premium Table

Plan Holder: Kelly & Associates Insurance Group, Inc.

Scheduled Benefit:

Each eligible employee may elect for himself and/or his eligible spouse an amount of insurance shown in the table below.

Employee/Spouse Premiums:

To find you and your spouse's premium -

- Determine your age band:
  - Your age = your age at your last birthday.
  - Spouse age = your age at your last birthday.
- Select a benefit from:
  - Select an employee and spouse benefit from the table below.
- Employee and spouse rates change as insured moves from one age bracket to the next, based on the age determination rules.

Employee and Spouse Bi-Weekly Premiums

Benefit Amount	Age 0-29	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70+
$5,000	$0.53	$0.83	$1.04	$1.48	$2.26	$3.18	$4.45	$6.58	$9.85	$16.04
$10,000	$1.06	$1.66	$2.08	$2.95	$4.52	$6.37	$8.91	$13.15	$19.71	$32.08
$15,000	$1.59	$2.49	$3.12	$4.43	$6.78	$9.55	$13.36	$19.73	$29.56	$48.12
$20,000	$2.12	$3.32	$4.15	$5.91	$9.05	$12.74	$17.82	$26.31	$39.42	$64.15
$25,000	$2.65	$4.15	$5.19	$7.38	$11.31	$15.92	$22.27	$32.88	$49.27	$80.19
$30,000	$3.18	$4.98	$6.23	$8.86	$13.57	$19.11	$26.72	$39.46	$59.12	$96.23

Dependent Child(ren):

Your dependent child(ren) is eligible for a benefit amount of 50% of your Critical Illness benefit election, limited to a maximum of $15,000

To calculate Dependent Child(ren) Benefit:

Employee Benefit Amount x 50% = Dependent Child(ren) Benefit. No rounding needed.

No Additional Cost to Cover Children

Please Note: One rate and benefit amount for all eligible children in family, regardless of number.

Please read this important information

- You may not have coverage as both an employee and as a dependent.
- Employee must have coverage in order for spouse and dependent children to be covered.

Please note, these rates are approximate and subject to change.