Group Life Insurance and Accidental Death & Dismemberment Rider

Schedule of Benefits

Basic Life	$20,000 benefit per employee
Basic AD&D	$20,000 benefit per employee
Benefit Reduction Due to Age	Reduced by 50% at age 70 Terminates at retirement

Benefit	Amount Payable
Life Insurance	
Life Insurance	100%
Accidental Death & Dismemberment (AD&D)	
For accidental loss of:	
Life	100%
Both hands or both feet	100%
One hand and one foot	100%
One hand or one foot	50%
Sight of both eyes	100%
Sight of one eye	50%
One hand and sight of one eye	100%
One foot and sight of one eye	100%
Speech and hearing	100%
Speech or hearing	50%
Features	
Accelerated Death Benefit	One-time payment equal to 75% of the death benefit.
Conversion Privilege	Continued life insurance protection under a non-term permanent insurance policy.
FMLA/MSLA Continuation	Extends coverage while on leave at no additional charge.
Value-Added Services	
Bereavement Counseling Service	Access to 24/7 toll-free counseling service at no cost.
Travel Assistance Service	Access to 24/7 toll-free travel and medical emergency assistance services while traveling at no cost.

This rider is a product of and underwritten by Reliance Standard Life Insurance Company.

This benefit is available for employees only, and the premium must be paid by the Employer. The rider must be purchased with one of HMAA's Medical Plans.

- If the Employer does not select this rider at the time of initial enrollment, the Employer will not be able to add this benefit to their group policy in the future.

- If the Employer selects this benefit at the time of initial enrollment and later decides to terminate coverage, the Employer will not be able to re-enroll.

Note: Exclusions and limitations apply. This document is intended to provide a condensed explanation of benefits. Please refer to the Reliance Standard Life Certificate of Insurance for details. In the case of a discrepancy between this document and the language contained within the Certificate, the latter will take precedence.

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