

RSL BasicCare® Program



Draw on the protection provided by your benefits.

Important **protection** made available by your employer for **you** and **your dependents** through easy payroll deduction. Your acceptance is **guaranteed**...you cannot be turned down, as long as you sign up during your open enrollment period.

The BasicAdvantage Total Plan described in this brochure is not a substitute for comprehensive health insurance and does not qualify as minimum essential health coverage under the Affordable Care Act. It is intended to provide you, and your covered dependents, with basic insurance coverage.

The Essential Plan described in this brochure is not a substitute for comprehensive health insurance; however, it is intended to provide minimum essential coverage under the Affordable Care Act.

BasicAdvantage Total Plan

- No pre-existing conditions exclusions or limitations.
- Enrolled dependents receive the same coverage as you.
- You are free to use any licensed doctor or any certified hospital.
- BasicAdvantage Total Plan enrollees also receive these added non-insurance benefits:
 - ✓ Access to discounts through the MultiPlan Limited Benefit Plan provider network. If you choose a network provider, you may see some cost savings since network hospitals, doctors and other facilities discount their services. To find a network provider go to  www.multiplan.com or call 1-800-877-0005.
 - ✓ Prescription Drug Card offering discounts at participating pharmacies. Call Express Scripts, Inc. at 1-866-282-1491 for providers in your area.
 - ✓ VSP Access Plan membership offering discounts on eye exams and prescription glasses at network doctors. For questions regarding the VSP Access Plan, call VSP at 1-800-877-7195 or visit their website at www.vsp.com.
 - ✓ On Call Travel Assistance. To use this benefit at any time before or during a trip, you may contact On Call for emergency assistance services. In the U.S., call toll-free at 1-800-456-3893. Worldwide, call collect at 1-603-328-1966.
 - ✓ Membership in the Broadreach Medical Resources (BMR) Telemedicine and Teletherapy plan, which is a separate benefit that you receive when you are enrolled in the BasicAdvantage Total Coverage. 24-Hour Telemedicine Services are available after a \$28 per-consultation fee has been paid. A credit card is required. Teletherapy Services are available after a \$69 per-consultation fee has been paid. A credit card is required. To use these benefits, you may call toll-free 1-833-936-9633 or login to RSL.YourBMRBenefits.com.
- You may also get more information, download claim forms, check claim status, or request a new ID Card by visiting our website at www.helpwithmyplan.com.

INPATIENT HOSPITAL BENEFITS		
Hospital Room & Board Benefits:		
Daily Benefit for the Treatment of Mental & Nervous Conditions		\$100 per day
Number of Daily Benefits Per Coverage Year		25
Daily Benefit for the Treatment of Alcohol & Substance Abuse		\$100 per day
Number of Daily Benefits Per Coverage Year		25
Daily Benefit for the Treatment of All Other Covered Conditions		\$1,000 per day
Number of Daily Benefits Per Coverage Year		90
Hospital Admission Benefit For Specified Conditions:		
Daily Benefit for Cancer (Malignant Neoplasm)		\$5,000 per day
Number of Daily Benefits Per Coverage Year		1
Daily Benefit for Heart Attack (Myocardial Infarction) OR Daily Benefit for Heart Disease ¹		\$4,000 per day
Number of Daily Benefits Per Coverage Year		\$2,000 per day
Daily Benefit for Accidental Injury		\$3,000 per day
Number of Daily Benefits Per Coverage Year		1
Daily Benefit for Stroke (Cerebrovascular Accident - CVA)		\$2,000 per day
Number of Daily Benefits Per Coverage Year		1
Daily Benefit for Childbirth		\$2,000 per day
Number of Daily Benefits Per Coverage Year		1
Maximum Surgery Benefit Per Procedure²		\$1,750 per day
Maximum Anesthesia Benefit³		\$350 per day
¹ The Hospital Admission Benefit is payable for either Heart Attack or Heart Disease during a coverage year, but not both. ² Benefits for covered inpatient surgery are scheduled and range from \$9 to \$1,750 and are based on the specific surgical procedure performed. ³ Benefits for covered inpatient anesthesia vary and are equal to 20% of the applicable inpatient surgery benefit.		
OUTPATIENT BENEFITS		
Doctor Visit Benefits:		
Daily Benefit for a New Patient Office Visit		\$100 per day
Number of Daily Benefits Per Coverage Year		1
Daily Benefit for an Established Patient Office Visit		\$70 per day
Number of Daily Benefits Per Coverage Year		10
Daily Benefit for a Consultation Office Visit		\$150 per day
Number of Daily Benefits Per Coverage Year		1
Daily Benefit for an Emergency Room Doctor Visit		\$100 per day
Number of Daily Benefits Per Coverage Year		1
Radiology Benefits:		
Daily Benefit for a Magnetic Resonance Imaging (MRI)		\$400 per day
Number of Daily Benefits Per Coverage Year		1
Daily Benefit for a Computerized Tomography (CT) Scan		\$150 per day
Number of Daily Benefits Per Coverage Year		1
Daily Benefit for all other Radiology Services		\$60 per day
Number of Daily Benefits Per Coverage Year		6
Pathology Benefits:		
Daily Benefit for all Pathology Services		\$50 per day
Number of Daily Benefits Per Coverage Year		6
Urgent Care Benefits:		
Daily Benefit for an Urgent Care Facility Visit		\$50 per day
Number of Daily Benefits Per Coverage Year		1
Emergency Room Visit Benefits:		
Daily Benefit for the treatment of an Accidental Injury		\$500 per day
Number of Daily Benefits Per Coverage Year		2
Daily Benefit for the treatment of a Sickness		\$50 per day
Number of Daily Benefits Per Coverage Year		3
Maximum Surgery Benefit Per Procedure⁴		\$1,750 per day
Maximum Anesthesia Benefit⁵		\$350 per day
Prescription Drug Benefits:		
Daily Benefit per Generic Drug Prescription (filled or refilled)		\$25 per day
Number of Daily Benefits Per Coverage Year		40
Daily Benefit per Brand Name Drug (filled or refilled)		\$50 per day
Number of Daily Benefits Per Coverage Year		12
⁴ Benefits for covered outpatient surgery are scheduled and range from \$14 to \$1,750 and are based on the specific surgical procedure performed. ⁵ Benefits for covered outpatient anesthesia vary and are equal to 20% of the applicable outpatient surgery benefit.		

Essential Plan

The **Essential Plan** is intended to provide minimum essential coverage under the Affordable Care Act. It provides you and your enrolled dependents with **preventive care only** and helps you meet the requirements of the Affordable Care Act.

General Information - (Preventive Care Only)

Co-pays: \$0 (\$50 co-pay for brand name contraceptives)

Deductible: \$0

Benefit percentage paid by plan: 100% of covered expenses (Covered expenses are the lesser of the actual or usual & customary charges)

Plan Annual Maximum: Unlimited

Plan Lifetime Maximum: Unlimited

Summary of Covered Services

Below are a few of the common preventive health services the plan covers. The plan may also cover a service that is not listed, as long as the service is a covered preventive health service as described in the policy.

Covered Services for Children & Adolescents

Well Child Exams – physical exams & vision acuity

Assessments – developmental & behavioral

Immunizations – diphtheria, tetanus and pertussis

Screenings – hearing loss, lead poisoning and depression

Covered Services for Adults

Annual Preventive Care Visits – physicals & history

Immunizations – hepatitis & influenza

General Health Screenings – blood pressure, cholesterol & diabetes

Prescription contraceptives for women

Questions & Answers

Who can be covered? In addition to covering yourself, dependent coverage is offered in the BasicAdvantage Total and Essential Plans. Your eligible dependents are your lawful spouse and your children through age 25, or through any age if disabled and unable to earn a living.

When does my coverage begin and end? Your coverage begins on the first day of the month after you enroll, provided you are eligible and the required premium has been paid. Coverage for all of your benefits under the program will end if (1) the required premiums are not paid; (2) you are no longer an eligible employee; (3) the insurance policies terminate; or (4) you enter an Armed Service on full-time active duty.

When does dependent coverage begin and end? Your dependents' coverage begins when yours does, unless you enroll them later. If you do, their coverage will become effective after the enrollment is approved and the premiums have been paid. Their coverage ends when yours does or when the dependent is no longer eligible.

Do I have to use certain doctors or hospitals? No. You are free to use any licensed doctor or any certified hospital. However, under the BasicAdvantage Total Plan, you can save money by using a network provider. Rest, nursing or old age homes, or facilities for the treatment of alcoholism, drug addiction or mental disorders are not hospitals.

How does the BasicAdvantage Total Plan's Hospital Admission Benefit work? It pays a single daily benefit when you are admitted as an inpatient to the hospital for treatment of any of the conditions shown. The daily benefit amount varies by condition and is payable based on the first diagnosis code listed on the claim form for the hospital admission.

When will I receive ID cards? You will receive ID cards after you enroll.

Does the BasicAdvantage Total Plan cover maternity? Yes. Maternity care is covered.

Are visits to a chiropractor covered under the BasicAdvantage Total Plan? Yes, chiropractic office visits are covered; however, spinal adjustments and manipulations, or modalities are not covered.

Exclusions & Limitations

The following is just a summary. Please see your Summary Plan Description (SPD) for a more complete description of these items.

What is not covered under the BasicAdvantage Total Plan...

- outpatient treatment of mental or nervous conditions;
- outpatient treatment of alcoholism, or substance abuse;
- intentionally self-inflicted injuries, suicide or attempted suicide while sane or insane;
- acts of declared or undeclared war;
- the covered person's commission of a felony;
- work-related injury or sickness;
- normal health checkups;
- eye examinations for glasses, any kind of eye glasses, or prescriptions therefore;
- hearing examinations or hearing aids;
- drugs not requiring a prescription;
- dental care or treatment except covered events rendered in connection with the care of sound, natural teeth and gums required on account of an accidental injury that happens while covered, and rendered within 6 months of the accident;
- reading or interpreting the results of any diagnostic pathology or radiology tests;
- cosmetic surgery, except covered events rendered in connection with cosmetic surgery needed for breast reconstruction following a mastectomy or an accident that happens while covered. The surgery needed for an accident must be performed within 90 days of the accident;
- treatment rendered while outside the United States of America; and
- services rendered by an immediate family member or provided by your employer.

What is not covered under the Essential Plan...

- injury or self-inflicted bodily harm;
- sickness or disease of any kind;
- acts of declared or undeclared war;
- the covered person's commission of a felony;
- charges in excess of usual, customary & reasonable charges;
- preventive health services not meeting the requirements of the Affordable Care Act;
- dental care, treatment or supplies, except those specifically included as a covered preventive health service for a child;
- laboratory, radiology, or cardiovascular tests performed for the diagnosis or treatment of sickness, disease or injury; and
- preventive health services rendered by an immediate family member or provided by your employer.

The BasicAdvantage Total Plan and Essential Plan are underwritten by Reliance Standard Life Insurance Company, Philadelphia, Pennsylvania under group policy form series: LRS-9497-0613, et al and LRS-9499-0913, et al, or LRS-9167-1103, et al; respectively.

Refer to the accompanying materials for information on premiums.

Every effort has been made to ensure the accuracy of this enrollment brochure. The information described applies to the residents of most states, however state laws do vary. The laws of your state may affect this benefit program, but these differences generally do not reduce your benefits. This brochure is not a legal document. The contractual terms and conditions of coverage are set forth in the group policies. In the event of a discrepancy, the policies would be the determining factor. Insurance products are provided through 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. Reliance Standard Life Insurance Company reserves the right to change the premiums it charges for its plans.

VSP Access Plan discounts from Vision Service Plan. Telemedicine and Teletherapy from Broadreach Medical Resources, Inc. On Call Travel Assistance from On Call International. The suppliers of these services are not affiliated with Reliance Standard Life Insurance Company, which is not responsible for the content of the services and cannot be held liable for any services provided or not provided by these suppliers.