

Plan Highlights

Voluntary Group Accidental Death & Dismemberment Insurance



Broward County Professional Paramedics & Firefighters Benefit Fund

ELIGIBILITY

Employees: Each Active, Full-time employee working 30 or more hours per week, except any person working on a temporary or seasonal basis.

BENEFIT AMOUNT

Employee:
Choose from a minimum of \$10,000 to a maximum of \$500,000 in \$10,000 increments (not to exceed 10 times Earnings for amounts over \$150,000)

Spouse and Child(ren):

Dependent: Family coverage is available as a package based on the following percentages of your benefit amount:

Spouse only: 50%

Spouse: 40% ; Child(ren): 10% per child

Child(ren) only: 15% per child

Dependents:

You must be insured in order for Dependents to be covered.

Dependents are:

- ▶ your legal spouse who is not legally separated or divorced from you or your domestic partner named on an Affidavit of Domestic Partnership.

- ▶ your unmarried financially dependent child(ren)*, to 26 years who is either: (a) a full-time or part-time student; or (b) living in your household.

* natural and adopted children; stepchildren and foster children in your custody

A person may not have coverage as both an Employee and Dependent. Only one insured spouse may cover Dependent children.

CONTRIBUTION REQUIREMENTS

Coverage is 100% employee paid.

BENEFIT REDUCTION DUE TO AGE

Age Original Benefit Reduced to:

75	50%
80	25%

AD&D SCHEDULE

For Accidental Loss of:	Amount Payable:
Life	100%
Two or more Members	100%
Speech and hearing	100%
One Member	50%*
Speech or Hearing	50%*
Thumb & Index Finger of Same Hand	25%

*"Member" means hand, foot or eye.

FEATURES

- ▶ Conversion Privilege
- ▶ Exposure & Disappearance
- ▶ FMLA/MSLA Continuation
- ▶ Total Loss of Use Benefit

VALUE ADDED SERVICES

- ▶ Travel Assistance Service
- ▶ Identity Theft Service

EXCLUSIONS

Benefits will not be payable for any loss: to which sickness, disease, or myocardial infarction, including medical or surgical treatment thereof, is a contributing factor; caused by suicide, or intentionally self-inflicted injuries; caused by or resulting from war; caused by an accident that occurs while in the armed forces of any country; caused by or resulting from: piloting any aircraft; or riding in or getting into or out of any non civilian aircraft or any aircraft owned, leased or operated by you or any of your employers; sustained during the insured's commission or attempted commission of an assault or felony; to which the insured's acute or chronic alcoholic intoxication is a contributing factor; or, to which the insured's voluntary consumption of an illegal or controlled substance or a non-prescribed narcotic is a contributing factor.

For a comprehensive list of exclusions and limitations, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to be eligible for coverage and benefits.

This Plan Highlights is a brief description of the key features of the RSL insurance plan. The availability of the benefits and features described may vary by state. It is not a certificate of insurance or evidence of coverage. Insurance is provided under group policy form LRS-8604, et al.

Reliance Standard Voluntary Plans Voluntary AD&D Insurance Premium Table

Plan Holder: Broward County Professional Paramedics & Firefighters Benefit Fund

Scheduled Benefit: Each eligible employee may elect an amount of insurance, in increments of \$10,000 from a minimum of \$10,000 to a maximum of \$500,000.

Bi-Weekly Premiums

Benefit Amt	Individual	Family	Benefit Amt	Individual	Family	Benefit Amt	Individual	Family
\$10,000	\$0.28	\$0.37	\$210,000	\$5.82	\$7.75	\$410,000	\$11.35	\$15.14
\$20,000	\$0.55	\$0.74	\$220,000	\$6.09	\$8.12	\$420,000	\$11.63	\$15.51
\$30,000	\$0.83	\$1.11	\$230,000	\$6.37	\$8.49	\$430,000	\$11.91	\$15.88
\$40,000	\$1.11	\$1.48	\$240,000	\$6.65	\$8.86	\$440,000	\$12.18	\$16.25
\$50,000	\$1.38	\$1.85	\$250,000	\$6.92	\$9.23	\$450,000	\$12.46	\$16.62
\$60,000	\$1.66	\$2.22	\$260,000	\$7.20	\$9.60	\$460,000	\$12.74	\$16.98
\$70,000	\$1.94	\$2.58	\$270,000	\$7.48	\$9.97	\$470,000	\$13.02	\$17.35
\$80,000	\$2.22	\$2.95	\$280,000	\$7.75	\$10.34	\$480,000	\$13.29	\$17.72
\$90,000	\$2.49	\$3.32	\$290,000	\$8.03	\$10.71	\$490,000	\$13.57	\$18.09
\$100,000	\$2.77	\$3.69	\$300,000	\$8.31	\$11.08	\$500,000	\$13.85	\$18.46
\$110,000	\$3.05	\$4.06	\$310,000	\$8.58	\$11.45			
\$120,000	\$3.32	\$4.43	\$320,000	\$8.86	\$11.82			
\$130,000	\$3.60	\$4.80	\$330,000	\$9.14	\$12.18			
\$140,000	\$3.88	\$5.17	\$340,000	\$9.42	\$12.55			
\$150,000	\$4.15	\$5.54	\$350,000	\$9.69	\$12.92			
\$160,000	\$4.43	\$5.91	\$360,000	\$9.97	\$13.29			
\$170,000	\$4.71	\$6.28	\$370,000	\$10.25	\$13.66			
\$180,000	\$4.98	\$6.65	\$380,000	\$10.52	\$14.03			
\$190,000	\$5.26	\$7.02	\$390,000	\$10.80	\$14.40			
\$200,000	\$5.54	\$7.38	\$400,000	\$11.08	\$14.77			

Travel Assistance

Emergency help while you are traveling

Sure, we all expect our trips to go off without a hitch and most times they do. However, if you experience an emergency when traveling — no matter how big or how small — you have around-the-clock access to On Call International's 24-hour, toll-free travel assistance services. Whether you need help with an illness or injury, lost passport, missing luggage or even a prescription refill, you can rest assured you (and your covered dependents) have access to a personal travel emergency companion anytime you're more than 100 miles away from home.

How your Travel Assistance services work

Using your travel emergency services is a cinch! Just contact On Call International directly at (603) 328-1966 anytime you need assistance while traveling. On Call's Global Response Center is open 24 hours a day, 365 days a year and can provide the following services through your group coverage with Reliance Matrix. 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.

24-Hour Travel Assistance

On Call International provided through
Reliance Matrix



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



Worldwide, collect
(603) 328-1966

Travel Assistance Services administered by



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

fold

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 front of the cut-out card 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).

Travel assistance services are provided by On Call International (On Call) under the terms and conditions of a service agreement with Reliance Matrix. On Call International is not affiliated with Reliance Matrix or with AT&T.

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	<ul style="list-style-type: none"> • Inoculation requirements information • Passport/visa requirements • Currency exchange rates 	<ul style="list-style-type: none"> • Consulate/embassy referral • Health hazard advisory • Weather information
Emergency medical transportation*	<ul style="list-style-type: none"> • Emergency evacuation • Medically necessary repatriation • Visit by family member or friend • Return of traveling companion 	<ul style="list-style-type: none"> • Return of dependent children • Return of vehicle • Return of mortal remain
Emergency personal assistance services	<ul style="list-style-type: none"> • Urgent message relay • Interpretation/translation services • Emergency travel arrangements 	<ul style="list-style-type: none"> • Recovery of lost or stolen luggage/ personal possessions • Legal assistance and/or bail bond
Medical assistance services	<ul style="list-style-type: none"> • Medical referrals for local physicians/dentists • Medical case monitoring 	<ul style="list-style-type: none"> • Prescription assistance and eye glasses replacement • Convalescence arrangements

*The services listed above are subject to a maximum combined single limit of \$250,000. Return of vehicle is subject to \$2,500 maximum.

On Call International is not affiliated with Reliance Matrix. Reliance Matrix 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.

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.

For more information, visit reliancematrix.com.



Reliance Matrix is a branding name. Reliance Standard Life Insurance Company (Home Office Schaumburg, IL) is licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. First Reliance Standard Life Insurance Company (Home Office New York, NY) is licensed in New York and Delaware. Standard Security Life Insurance Company of New York (Home Office New York, NY) is licensed in all states. Absence services are provided by Matrix Absence Management, Inc. Product features and availability may vary by state.

RS-2110 (09/22)