

Plan Highlights

Voluntary Group Term Life 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.

Dependents: You or your spouse must be insured in order for Dependent children to be covered.

Dependents are:

- ▶ Your legal spouse or domestic partner under age 70. Spouse coverage terminates at age 75.
- ▶ Your unmarried financially dependent children* age 14 days to 20 years (to 26 years if full-time student).

*natural and adopted children upon finalization of adoption; stepchildren and foster children living with you.

Age limit does not apply to handicapped children.

A person may not have coverage as both an Employee and Dependent.

Only one insured spouse may cover Dependent children.

BENEFIT AMOUNT

Employee and Spouse: Choose from a minimum of \$10,000 to a maximum of \$500,000 (in \$10,000 increments) for yourself and/or your spouse. The benefit amounts chosen need not be the same.

Eligible Dependent Child(ren): 14 Days to 6 months: \$1,000

Age 6 months to 20 years of age (26, if full-time student): choice of

\$2,500, \$5,000; \$7,500 or \$10,000

Choose one benefit amount for all eligible children in family.

GUARANTEED ISSUE

Employee:

Under age 60: \$100,000

Age 60 but under age 70: \$10,000

Age 70 or older: none

Spouse:

Under age 60: \$10,000

Age 60 or older: none

GUARANTEED ISSUE is subject to underwriting rules and is not available in all circumstances.

CONTRIBUTION REQUIREMENTS

Coverage is employee paid.

BENEFIT REDUCTION DUE TO AGE

(applicable to employee coverage)

AT AGE FACE AMOUNT REDUCES TO:

75-79	60% of available or in force amount at age 74
80-84	35% of available or in force amount at age 74
85-89	27.5% of available or in force amount at age 74
90-94	20% of available or in force amount at age 74
95-99	7.5% of available or in force amount at age 74
100 +	5% of available or in force amount at age 74

FEATURES

- ▶ FMLA/MSLA Continuation
- ▶ Portability
- ▶ Waiver of Premium

EXCLUSIONS

Death by suicide is not covered during the first two years an insured's insurance is in force. Insurance coverage is incontestable after it has been in force two years during the insured's lifetime, except for non-payment of premium.

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. It is not a certificate of insurance or evidence of coverage. Insurance is provided under group policy form LRS-8349, et al.

**Reliance Standard Voluntary Plans
Voluntary Group Term Life Insurance
Premium Table**

**Plan Holder: Broward County Professional Paramedics & Firefighters Benefit
Fund - VG # 181874**

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

For employees age 75 and older:

Benefit amounts are reduced according to the age-based reduction chart shown in the Voluntary Term Life brochure. When selecting an amount of insurance, you must select a pre-age 75 benefit amount.

Employee/Spouse Premiums:

To find you and your spouse's premium -

- Determine your age band: Your age = your age at your last birthday.
- Select a benefit amount (employees age 75 and older: see above comment - **do not select a calculated reduced amount**).
- Spouse premium: Repeat the steps above for your spouse at his/her age at his/her last birthday. Your spouse must be under age 70 to be enrolled.
- Employee and spouse rates change as insured moves from one age bracket to the next.

Biweekly Premiums

Benefit Amount	Age 00-29	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+
\$10,000	\$0.40	\$0.41	\$0.56	\$0.87	\$1.35	\$2.11	\$3.67	\$4.08	\$6.94	\$12.33
\$20,000	\$0.80	\$0.81	\$1.13	\$1.74	\$2.70	\$4.22	\$7.34	\$8.17	\$13.87	\$24.66
\$30,000	\$1.20	\$1.22	\$1.69	\$2.60	\$4.06	\$6.33	\$11.01	\$12.25	\$20.81	\$37.00
\$40,000	\$1.61	\$1.62	\$2.25	\$3.47	\$5.41	\$8.44	\$14.68	\$16.34	\$27.75	\$49.33
\$50,000	\$2.01	\$2.03	\$2.82	\$4.34	\$6.76	\$10.55	\$18.35	\$20.42	\$34.68	\$61.66
\$60,000	\$2.41	\$2.44	\$3.38	\$5.21	\$8.11	\$12.66	\$22.02	\$24.51	\$41.62	\$73.99
\$70,000	\$2.81	\$2.84	\$3.94	\$6.07	\$9.47	\$14.76	\$25.68	\$28.59	\$48.56	\$86.33
\$80,000	\$3.21	\$3.25	\$4.50	\$6.94	\$10.82	\$16.87	\$29.35	\$32.68	\$55.50	\$98.66
\$90,000	\$3.61	\$3.66	\$5.07	\$7.81	\$12.17	\$18.98	\$33.02	\$36.76	\$62.43	\$110.99
\$100,000	\$4.02	\$4.06	\$5.63	\$8.68	\$13.52	\$21.09	\$36.69	\$40.85	\$69.37	\$123.32
\$110,000	\$4.42	\$4.47	\$6.19	\$9.54	\$14.88	\$23.20	\$40.36	\$44.93	\$76.31	\$135.66
\$120,000	\$4.82	\$4.87	\$6.76	\$10.41	\$16.23	\$25.31	\$44.03	\$49.02	\$83.24	\$147.99
\$130,000	\$5.22	\$5.28	\$7.32	\$11.28	\$17.58	\$27.42	\$47.70	\$53.10	\$90.18	\$160.32
\$140,000	\$5.62	\$5.69	\$7.88	\$12.15	\$18.93	\$29.53	\$51.37	\$57.18	\$97.12	\$172.65
\$150,000	\$6.02	\$6.09	\$8.45	\$13.02	\$20.28	\$31.64	\$55.04	\$61.27	\$104.05	\$184.98
\$160,000	\$6.42	\$6.50	\$9.01	\$13.88	\$21.64	\$33.75	\$58.71	\$65.35	\$110.99	\$197.32
\$170,000	\$6.83	\$6.90	\$9.57	\$14.75	\$22.99	\$35.86	\$62.38	\$69.44	\$117.93	\$209.65
\$180,000	\$7.23	\$7.31	\$10.14	\$15.62	\$24.34	\$37.97	\$66.05	\$73.52	\$124.86	\$221.98
\$190,000	\$7.63	\$7.72	\$10.70	\$16.49	\$25.69	\$40.08	\$69.72	\$77.61	\$131.80	\$234.31
\$200,000	\$8.03	\$8.12	\$11.26	\$17.35	\$27.05	\$42.18	\$73.38	\$81.69	\$138.74	\$246.65
\$210,000	\$8.43	\$8.53	\$11.82	\$18.22	\$28.40	\$44.29	\$77.05	\$85.78	\$145.68	\$258.98
\$220,000	\$8.83	\$8.94	\$12.39	\$19.09	\$29.75	\$46.40	\$80.72	\$89.86	\$152.61	\$271.31
\$230,000	\$9.24	\$9.34	\$12.95	\$19.96	\$31.10	\$48.51	\$84.39	\$93.95	\$159.55	\$283.64
\$240,000	\$9.64	\$9.75	\$13.51	\$20.82	\$32.46	\$50.62	\$88.06	\$98.03	\$166.49	\$295.98
\$250,000	\$10.04	\$10.15	\$14.08	\$21.69	\$33.81	\$52.73	\$91.73	\$102.12	\$173.42	\$308.31

Biweekly Premiums

Benefit Amount	Age 00-29	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+
\$260,000	\$10.44	\$10.56	\$14.64	\$22.56	\$35.16	\$54.84	\$95.40	\$106.20	\$180.36	\$320.64
\$270,000	\$10.84	\$10.97	\$15.20	\$23.43	\$36.51	\$56.95	\$99.07	\$110.28	\$187.30	\$332.97
\$280,000	\$11.24	\$11.37	\$15.77	\$24.30	\$37.86	\$59.06	\$102.74	\$114.37	\$194.23	\$345.30
\$290,000	\$11.64	\$11.78	\$16.33	\$25.16	\$39.22	\$61.17	\$106.41	\$118.45	\$201.17	\$357.64
\$300,000	\$12.05	\$12.18	\$16.89	\$26.03	\$40.57	\$63.28	\$110.08	\$122.54	\$208.11	\$369.97
\$310,000	\$12.45	\$12.59	\$17.46	\$26.90	\$41.92	\$65.39	\$113.75	\$126.62	\$215.04	\$382.30
\$320,000	\$12.85	\$13.00	\$18.02	\$27.77	\$43.27	\$67.50	\$117.42	\$130.71	\$221.98	\$394.63
\$330,000	\$13.25	\$13.40	\$18.58	\$28.63	\$44.63	\$69.60	\$121.08	\$134.79	\$228.92	\$406.97
\$340,000	\$13.65	\$13.81	\$19.14	\$29.50	\$45.98	\$71.71	\$124.75	\$138.88	\$235.86	\$419.30
\$350,000	\$14.05	\$14.22	\$19.71	\$30.37	\$47.33	\$73.82	\$128.42	\$142.96	\$242.79	\$431.63
\$360,000	\$14.46	\$14.62	\$20.27	\$31.24	\$48.68	\$75.93	\$132.09	\$147.05	\$249.73	\$443.96
\$370,000	\$14.86	\$15.03	\$20.83	\$32.10	\$50.04	\$78.04	\$135.76	\$151.13	\$256.67	\$456.30
\$380,000	\$15.26	\$15.43	\$21.40	\$32.97	\$51.39	\$80.15	\$139.43	\$155.22	\$263.60	\$468.63
\$390,000	\$15.66	\$15.84	\$21.96	\$33.84	\$52.74	\$82.26	\$143.10	\$159.30	\$270.54	\$480.96
\$400,000	\$16.06	\$16.25	\$22.52	\$34.71	\$54.09	\$84.37	\$146.77	\$163.38	\$277.48	\$493.29
\$410,000	\$16.46	\$16.65	\$23.09	\$35.58	\$55.44	\$86.48	\$150.44	\$167.47	\$284.41	\$505.62
\$420,000	\$16.86	\$17.06	\$23.65	\$36.44	\$56.80	\$88.59	\$154.11	\$171.55	\$291.35	\$517.96
\$430,000	\$17.27	\$17.46	\$24.21	\$37.31	\$58.15	\$90.70	\$157.78	\$175.64	\$298.29	\$530.29
\$440,000	\$17.67	\$17.87	\$24.78	\$38.18	\$59.50	\$92.81	\$161.45	\$179.72	\$305.22	\$542.62
\$450,000	\$18.07	\$18.28	\$25.34	\$39.05	\$60.85	\$94.92	\$165.12	\$183.81	\$312.16	\$554.95
\$460,000	\$18.47	\$18.68	\$25.90	\$39.91	\$62.21	\$97.02	\$168.78	\$187.89	\$319.10	\$567.29
\$470,000	\$18.87	\$19.09	\$26.46	\$40.78	\$63.56	\$99.13	\$172.45	\$191.98	\$326.04	\$579.62
\$480,000	\$19.27	\$19.50	\$27.03	\$41.65	\$64.91	\$101.24	\$176.12	\$196.06	\$332.97	\$591.95
\$490,000	\$19.68	\$19.90	\$27.59	\$42.52	\$66.26	\$103.35	\$179.79	\$200.15	\$339.91	\$604.28
\$500,000	\$20.08	\$20.31	\$28.15	\$43.38	\$67.62	\$105.46	\$183.46	\$204.23	\$346.85	\$616.62

DEPENDENT CHILD(REN) Biweekly PREMIUMS:

Benefit Amount	Premium
\$2,500	\$0.23
\$5,000	\$0.44
\$7,500	\$0.65
\$10,000	\$0.87

(One rate for all eligible children in family, regardless of number)

PREMIUM CALCULATION (Add your elections here):

Employee Premium	
Spouse Premium	
Dependent Children Premium	
Total Premium	

(Rates are calculated as of coverage effective date and are based on insured's age in relation to Plan anniversary date. Billed rates may be higher if, at application, the person is at the highest age in an age band).

Please read this important information:

- You may not have coverage as both an employee and as a dependent.
- Only one insured spouse may cover the eligible dependent children.
- Neither you nor your spouse may hold more than a total of \$500,000 of group term life insurance with Reliance Standard under the master Group Policy. Insurance over that amount will be void and the premium refunded.

Rates are subject to change.

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.

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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.



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