

Living Benefit Rider

The Voluntary Life Insurance plan contains a “Living Benefit Rider” which allows the employee to apply for an accelerated benefit paid to the employee during his or her lifetime, if the employee has a terminal condition which can be expected to result in death within 12 months. The maximum amount of this benefit is 75% of the face amount of coverage. The amount of living benefit paid will reduce the employee’s life insurance benefit by that amount.

Benefit Reductions

Your Voluntary Life Insurance will reduce to the following percentage of your original benefit amount at the indicated ages: 65% at age 70, 50% at age 75, 35% at age 80, and 25% at age 85. Spouse Voluntary Life Insurance will reduce 50% at age 70 and terminate at age 75.

Applying for Insurance

Review your monthly cost using the rate table on this brochure and then fill out the appropriate portion of the attached enrollment form and, if necessary, the medical questionnaire and return to The Kempton Company. If you meet the Active Work requirement, your Guarantee Issue amount of insurance will become effective on (1) the effective date of the Employer’s Participation Certificate, if you apply on or before that date, or (2) the first of the month coinciding with or next following the date you apply for insurance if you apply during the open enrollment period or within 31 days after first becoming eligible. If evidence of insurability is required, your insurance will become effective on the first of the month following the date your enrollment form and medical evidence of your insurability are approved by Reliance Standard Life Insurance Company. Medical exam or other requirements may be required by Reliance Standard Life Insurance Company.

Benefit of the Voluntary Life Insurance Plan from Reliance Standard Life Insurance Company

- It’s convenient. Your premiums will be payroll deducted.
- It’s flexible. As your life changes, your coverage can change. You can increase or decrease your insurance amount, based on your specific situation.

NOTE: This brochure provides a brief overview of your Voluntary Life Insurance Plan. For a complete explanation (including the exclusions and limitations of your coverage), please read your Group Insurance Certificate or contact your employee benefits administrator.



VOLUNTARY LIFE INSURANCE PLAN



Advantage Health Plans Trust
The Kempton Company
PO Box 54889
Oklahoma City, OK 73154
800-521-1711



A Comprehensive
Group Program

Voluntary Life Insurance

Reliance Standard Life Insurance Company has developed a Voluntary Life Insurance plan that lets you determine the amount of coverage you need. The Coverage is:

- Convenient-premiums are handled through payroll deduction.
- Flexible-you may apply for additional group term life insurance (see your Employer for details.)

Eligibility

You are eligible for this plan on the first day of the month after you become a member if you are:

- a full time employee who has fulfilled the eligibility waiting period established by your Employer
- working at least 32 hours per week
- insured for basic life insurance under Advantage Health Plans Trust basic group policy.

Coverage is also available for your Spouse and Children under age 21 (age 25 if a full-time student) if you are also insured. Children's insurance terminates at age 21 (25 if a full-time student).

Benefits & Rates

- **Employee Coverage**
Employees may choose either \$10,000, \$25,000, \$50,000 or \$100,000.
- **Dependent Coverage**
The Employee may choose to insure the Spouse for \$10,000 and Children for \$2,000 or Spouse for \$5,000 and Children for \$2,000. Dependent Children from birth to six months are eligible for \$200.

Monthly Premium

Cost per month	\$10,000	\$25,000	\$50,000	\$100,000
Under 30	\$0.90	\$2.25	\$4.50	\$9.00
30-39	\$1.10	\$2.75	\$5.50	\$11.00
40-49	\$2.40	\$6.00	\$12.00	\$24.00
50-59	\$7.40	\$18.50	\$37.00	\$74.00
60+	\$21.90	\$54.75	\$109.50	\$219.00

Dependent Voluntary Life Insurance Cost per Employee

Coverage Amounts	Cost Per Employee
• \$10,000 Spouse & \$2,000 Child	\$6.00 per month
• \$5,000 Spouse & \$2,000 Child	\$3.00 per month

Guarantee Issue Amount for Employee

If you apply for Voluntary Life Insurance, you are eligible for \$100,000 of coverage without medical evidence. This amount is considered to be "Guarantee Issue," and no medical evidence of insurability is required if you enroll within 31 days after first becoming eligible for coverage.

Guarantee Issue Amount for Spouse & Children

If you are enrolled for Voluntary Life, you may elect to insure both your Spouse and Children. The Guarantee Issue amount for your Spouse and/or your Children, if enrolled within 31 days after first becoming eligible, is \$10,000/\$2,000.

Late Enrollment

If you or your Spouse apply for an increase in coverage, or if you apply more than 31 days after becoming eligible; you, your Spouse and/or your Children will have to provide Reliance Standard Life Insurance Company with medical evidence of insurability on the appropriate party.

Active Work Requirement

If you were disabled on the day before the scheduled effective date of your insurance, then the effective date of the insurance will be delayed until the first day after you complete one full day of work.

Continued Life insurance - Waiver of Premium

If you become Totally Disabled while insured and before your 60th birthday, your life insurance coverage, as well as that on your Spouse and Children, if also insured will be continued without premium payment for as long as you remain continuously Totally Disabled, but not beyond age 70.

Conversion

You have a Right to Convert under the Voluntary Life Insurance Plan to individual life insurance coverage if your insurance ends or is reduced for any reason other than plan termination or your failure to pay the required premium. A Conversion provision is also included for your Spouse and Children.

Portability

An Employee under age 75 whose eligibility ends because of retirement or other termination of employment can elect to continue the same (or less) amount of group term life insurance coverage on a direct premium paying basis for the Employee, Spouse or Dependent Children. At age 75, an Employee who elected portability will have the Right to Convert.

Reliance Standard Life Insurance Company & Advantage Health Plans Trust Present a Program of Voluntary Life Insurance Designed With Your Needs in Mind.