

Reliance Standard

Critical Illness Insurance is another way to help protect your finances from large expenses due to a serious health event, such as a stroke, heart attack, or cancer. This plan pays a lump-sum cash benefit directly to you when you experience a covered event. This coverage is portable so if you leave Bank OZK or retire, you may take it with you without having to answer health questions again. Reliance Standard will just send the bill directly to you at the same low rate.

Available Coverage Election Choices

Individual	Choose or increase to either \$10,000, \$15,000, \$20,000, \$25,000, or \$30,000
Spouse	Choose or increase to either \$5,000, \$10,000, \$15,000, \$20,000, \$25,000, or \$30,000 as long as coverage is purchased for yourself
Child(ren)	Automatically covered at 50% of team member benefit amount at no additional cost

Team Member Bi-Weekly Premium - Non Tobacco

Team Member Age	\$10,000	\$15,000	\$20,000
17 - 29	\$1.57	\$2.35	\$3.14
30 - 39	\$2.58	\$3.88	\$5.17
40 - 49	\$5.31	\$7.97	\$10.62
50 - 59	\$10.62	\$15.92	\$21.23
60 - 69	\$19.48	\$29.22	\$38.95
70+	\$48.00	\$72.00	\$96.00

Team Member Bi-Weekly Premium - Tobacco

Team Member Age	\$10,000	\$15,000	\$20,000
17 - 29	\$1.71	\$2.57	\$3.42
30 - 39	\$3.14	\$4.71	\$6.28
40 - 49	\$8.12	\$12.18	\$16.25
50 - 59	\$19.75	\$29.63	\$39.51
60 - 69	\$41.54	\$62.31	\$83.08
70+	\$85.94	\$128.91	\$171.88

Additional Bi-Weekly Premium to Add Spouse

Team Member Age	\$5,000	\$10,000
17 - 29	\$0.78	\$1.57
30 - 39	\$1.29	\$2.58
40 - 49	\$2.66	\$5.31
50 - 59	\$5.31	\$10.62
60 - 69	\$9.74	\$19.48
70+	\$24.00	\$48.00

Additional Bi-Weekly Premium to Add Spouse

Team Member Age	\$5,000	\$10,000
17 - 29	\$0.86	\$1.71
30 - 39	\$1.57	\$3.14
40 - 49	\$4.06	\$8.12
50 - 59	\$9.88	\$19.75
60 - 69	\$20.77	\$41.54
70+	\$42.97	\$85.94

- If you receive payout for a covered illness and have a recurrence with the same diagnosis, this policy will pay a 100% benefit again.
- An additional occurrence (different diagnosis) within the same category will pay 100% per covered condition as long as they are separated by at least 6 months.

Health Assessment Benefit

For Accident and Hospital Indemnity you can receive a \$50 cash benefit and for **Critical Illness** you can receive a \$75 cash benefit every year you and your covered family members complete a single covered assessment test.

Covered health assessment tests include: Annual physical exam, dental preventative exam, depression screening, eye exam, hearing exam, osteoporosis screening, accident and fall prevention counseling, substance abuse counseling or screening, tetanus immunization, child immunizations, concussion screening and school sports physical.