Plan Highlights

Group Accident

The Specialty Alliance®

The Specialty Alliance Management LLC

COVERAGE

Accident insurance provides a range of fixed, lump-sum benefits for injuries resulting from a covered accident (24-hour coverage). These benefits are paid directly to the insured and may be used for any reason, from deductibles and prescriptions to transportation and childcare.

ELIGIBILITY

All eligible Employees and their Dependents as defined by The Specialty Alliance Management LLC and reflected in your Certificate of Insurance. *A person may not have coverage as both an Employee and Dependent.*

BENEFITS AMOUNTS

See Full Schedule of Benefits on the following pages.

BENEFIT FEATURES

Guaranteed issue; no medical questions

No Lifetime Maximum Benefit Limit

Portability - you can take your coverage with you at the same rates

Wellness Benefits - Any preventative health screening or test including but not limited to, annual physicals, immunizations, dental exams and mental health screenings

CONTRIBUTION REQUIREMENTS

Coverage is 100% employee paid.

MONTHLY PREMIUM

Coverage	Low Plan	High Plan
Employee	$7.04	$13.05
Employee and Spouse	$12.77	$20.90
Employee and Children	$10.05	$18.15
Employee and Family	$17.98	$31.92

BENEFIT	LOW PLAN	HIGH PLAN
Ambulance Transportation	$500 Ground $2,500 Air	$1,000 Ground $5,000 Air
Blood/Plasma/Platelets	$300	$450
Burns		
2nd Degree Burns		
Covering less than 10% of the body	$157	$313
Covering 10% but less than 25% of the body	$314	$626
Covering 25% but less than 35% of the body	$628	$1,252
Covering 35% or greater of the body	$1,256	$2,504

reliancematrix
A MEMBER OF THE TOKIO MARINE GROUP

www.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.

BENEFIT 3rd Degree Burns	**LOW PLAN**	**HIGH PLAN**
Covering less than 10% of the body	$1,256	$2,504
Covering 10% but less than 25% of the body	$2,512	$5,008
Covering 25% but less than 35% of the body	$5,024	$10,016
Covering 35% or greater of the body	$10,048	$20,032
Skin Graft	50%	50%
Coma	$10,000	$20,000
Concussion	$150	$250
Dental Injury	$150 for Crown; $50 for Extraction	$300 for Crown; $100 for Extraction
Diagnostic Examination	$200 per CT/MRI scan	$400 per CT/MRI scan
Dislocations	Surgical / Non-Surgical	Surgical / Non-Surgical
Ankle	$1,500 / $750	$4,500 / $2,250
Collarbone	$1,500 / $750	$4,500 / $2,250
Elbow	$750 / $375	$2,250 / $1,125
Finger	$250 / $125	$750 / $375
Foot	$1,500 / $750	$4,500 / $2,250
Hand	$750 / $375	$2,250 / $1,125
Hip	$4,000 / $2,000	$12,000 / $6,000
Knee	$2,500 / $1,250	$7,500 / $3,750
Lower Jaw	$750 / $375	$2,250 / $1,125
Shoulder	$750 / $375	$2,250 / $1,125
Toe	$250 / $125	$750 / $375
Wrist	$750 / $375	$2,250 / $1,125
Partial Dislocation *Amount of benefit for non-surgical dislocation*	50%	50%
Multiple Dislocations *Amount of highest benefit for any one dislocation among all dislocations sustained*	200%	200%
Emergency Treatment *(ER, Urgent Care)*	$201	$501
Eye Injury	$250 for removal of foreign object, $500 for surgical repair	$500 for removal of foreign object, $1,000 for surgical repair
Fractures	Surgical / Non-Surgical	Surgical / Non-Surgical
Ankle	$1,500 / $750	$1,800 / $900
Arm	$1,500 / $750	$1,800 / $900
Bones of Face	$750 / $375	$900 / $450
Coccyx	$750 / $375	$900 / $450
Collarbone	$1,500 / $750	$1,800 / $900
Elbow	$1,500 / $750	$1,800 / $900
Finger	$250 / $125	$300 / $150
Foot	$1,500 / $750	$1,800 / $900
Hand	$1,500 / $750	$1,800 / $900
Hip	$8,000 / $4,000	$9,600 / $4,800
Kneecap	$1,500 / $750	$1,800 / $900
Leg	$4,000 / $2,000	$4,800 / $2,400
Jaw	$1,500 / $750	$1,800 / $900
Nose	$750 / $375	$900 / $450
Pelvis	$4,000 / $2,000	$4,800 / $2,400
Rib	$750 / $375	$900 / $450
Shoulder Blade	$1,500 / $750	$1,800 / $900
Skull (Except bones of face or nose - Depressed)	$12,500 / $6,250	$15,000 / $7,500
Skull (Simple)	$3,750 / $1,875	$4,500 / $2,250
Sternum	$1,500 / $750	$1,800 / $900
Toe	$250 / $125	$300 / $150
Vertebrae	$1,500 / $750	$1,800 / $900
Vertebral Column	$4,000 / $2,000	$4,800 / $2,400

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.

Wrist	$1,500 / $750	$1,800 / $900
BENEFIT	**LOW PLAN**	**HIGH PLAN**
Chip Fractures *Amount of benefit for non-surgical fracture*	50%	50%
Multiple Fractures *Amount of highest benefit for any one fracture among all fractures sustained*	200%	200%
Hospitalization		
Initial Hospital/ICU Admission	$1,000	$2,000
Hospital Confinement (per Day)	$200 per day, 365 days maximum	$600 per day, 365 days maximum
ICU Confinement (per Day)	$400 per day, 30 days maximum	$800 per day, 30 days maximum
Lacerations *(Total length of all sutured lacerations)*		
No Sutures Required	$31.25	$93.75
Sutures Less Than 2"	$62.50	$187.50
Sutures 2" but less than 6"	$250	$750
Sutures 6" or greater	$500	$1,500
Lodging (per day)	$100 per day up to 30 days if more than 100 miles from residence	$200 per day up to 30 days if more than 100 miles from residence
Medical Appliances	$100	$300
Paralysis	$50,000 quadriplegia; $25,000 paraplegia / hemiplegia	$50,000 quadriplegia; $25,000 paraplegia / hemiplegia
Physical Therapy	$50 per session; 10 sessions maximum	$125 per session; 10 sessions maximum
Physician Visit *(up to 6 visits per accident)*	$100 Initial, $100 Follow-up	$175 Initial, $175 Follow-up
Prosthesis	$500 for one, $1,000 for two or more	$750 for one, $1,500 for two or more
Rehabilitation Facility Confinement	$150 per day, 30 days maximum	$450 per day, 30 days maximum
Surgery		
Abdominal or Thoracic	$2,000	$6,000
Exploratory Surgery *(no repair)*	$200	$600
Knee Cartilage (surgically repaired)	$600	$1,800
Ruptured Disc (surgically repaired)	$1,000	$3,000
Rotator Cuff (one surgically repaired)	$600	$1,800
Rotator Cuff (two or more surgically repaired)	$1,200	$3,600
Tendon or Ligament (one surgically repaired)	$600	$1,800
Tendon or Ligament (two or more surgically repaired)	$1,200	$3,600
Transportation	$300, if more than 100 miles from residence	$600, if more than 100 miles from residence
X-Rays (*per covered accident)*	$50	$75
Additional Features		
Wellness (Health Screening) Benefit	$100	$100
Organized Youth Sports Benefit	Additional 25%	Additional 25%
Chiropractic Services Benefit (10 visit maximum)	$50 per session	$125 per session

EXCLUSIONS and LIMITATIONS

Exclusions and limitations apply and can vary by state. For a comprehensive list of exclusions and limitations, please refer to the Certificate of Insurance.

NON-INSURANCE SERVICES

Travel Assistance Services

ADDITIONAL INFORMATION

This Plan Highlights document provides a brief description of the key features of the Reliance Standard Life Insurance Company 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-9547-0318, et al.



reliancematrix

A MEMBER OF THE TOKIO MARINE GROUP

www.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.