

Underwritten by Reliance Standard Life Insurance Company

### Request for participation and enrollment form

2-19 Lives for Life, LTD, STD & Dental\*

### Submission requirements ...

- Completed SmartChoice Request for Participation & Enrollment form
- Initial deposit check equal to monthly premium amount
- Copy of sold proposal premium summary page(s) as presented to the employer

### If applicable ...

- Prior carrier information required for Dental, STD and LTD coverage takeover
- Notification of Waiver Form(s)
- Evidence of Insurability Applications for Life benefits exceeding Non-Medical Issue Limits
- Quarterly State Wage Reports may be requested at the discretion of Reliance Standard

*(If any of the above items are missing or incomplete, processing of case may be delayed.)*

### Submission instructions ...

- Submit all required materials to your Reliance Standard Master General Agent or General Agent.

Effective dates of coverage are always the first of the month. All new business submission material must be received by Reliance Standard prior to the requested effective date. If later, the case effective date will be the first of the month following receipt.

\* To write a (2) employee dental group, two additional lines of coverage must also be sold.

**Reliance Standard Life Insurance Company**

**Employer Information**

Please fill in where appropriate. Incomplete applications will delay processing.

Employer's Legal Name \_\_\_\_\_ Employer's Tax ID# \_\_\_\_\_

Employer's Business Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

Firm Contact \_\_\_\_\_ Title \_\_\_\_\_ Telephone (\_\_\_\_) \_\_\_\_\_

Fax (\_\_\_\_) \_\_\_\_\_ E-mail address \_\_\_\_\_ Effective Date Requested \_\_\_/\_\_\_/\_\_\_

Number Full Time Employees \_\_\_\_\_ Years in Business \_\_\_\_\_ SIC Code & Nature of Business \_\_\_\_\_

**Preferred method of billing:**  Electronic\*  Paper \* For firms applying for Dental/Vision, Electronic billing not available.

Type of Business Organization:  Corporation  Partnership  Proprietorship  Other \_\_\_\_\_

Should K1 earnings be included in Definition of Earnings shown below?  Yes  No

Are any subsidiary or affiliated companies to be insured?  Yes  No

(If yes, please provide name(s), address(es), and nature of business with this application)

Is there any other Group or employer sponsored Individual Life/AD&D, Dental, Eye Care, STD, or LTD coverage in force or currently being applied for on some or all employees?  Yes  No

If yes, please specify type(s) and effective date(s) of coverage:

\_\_\_\_\_  
\_\_\_\_\_

**Definition of Earnings (for Life/AD&D, Short and /or Long Term Disability):** Basic salary exclusive of overtime, bonuses and other special forms of compensation. Commission earnings will be based on the average earnings of the previous 24 months. (K1 Earnings included if applicable)

**Definition of Employee Eligibility:** Eligible employees are those actively working full time for a minimum of 30 hours per week year round (non-seasonal) who have satisfied the employer's minimum service requirement.

**Employer's Minimum Service Requirements**

- A. All full time employees actively at work on or before the coverage effective date are eligible following the completion of:  
 0 days  30 days  60 days  90 days of active full time service
- B. All new employees (actively at work after the coverage effective date) shall become eligible on the first day of the month following the completion of:  
 30 days  60 days  90 days of active full time service

**Definition of Dependent Eligibility (For Dental):** Eligible dependents include the insured employee's spouse and unmarried children prior to their 19th birthday who do not work for the firm. In addition, unmarried children from their 19th birthday to the day before their 24th birthday are eligible if they are full time students attending an accredited educational institution and primarily dependent upon the employee for support and maintenance. NOTE: Dependent ages may vary by state

**Participation Requirements:**

For groups of 2 to 5 eligible employees – all eligible employees must be insured

For groups of 6 to 9 eligible employees – all eligible employees but one must be insured

For groups of 10 to 19 eligible employees – 75% of all eligible employees must be insured

(If employees do not contribute toward cost of insurance, there must be 100% eligible employee participation)

- If classes of employees are insured, these participation minimums must be maintained within each class.
- For Dental coverage, these participation requirements apply to eligible dependents as well.
- For Dental coverage, employees and dependents that are covered for group dental elsewhere may be counted toward satisfying participation requirements with submission of signed waiver forms.

**Reliance Standard Life Insurance Company**

**Life/Accidental Death & Dismemberment (AD&D) (2 to 19 Lives)**

Benefit Schedules: Option I Coverage based on  1x annual earnings  2x annual earnings Maximum Benefit \_\_\_\_\_  
 Option II Flat Amount Coverage of \_\_\_\_\_ for each employee (\$10,000 minimum)

Number of Employees	Non-Medical Maximum Limit*	Maximum with Evidence	*Amounts elected in excess of the non-medical maximum limits will require medical underwriting
Insure 2-5	\$ 50,000	\$200,000	
Insure 6-9	\$ 75,000	\$200,000	
Insure 10-19	\$100,000	\$200,000	

Employer will pay \_\_\_\_\_ % of employee premium Employer will insure  all employees  
 (employees may contribute up to 100% of premium where permitted, provided all participation requirements are met)  one or more classes of employees (describe below)

Participation: Total number of eligible employees \_\_\_\_\_  
 Total number of employees applying \_\_\_\_\_

**Dental (2 to 19 Lives)**

Plan Selected (Annual Plan Maximum)	<input type="checkbox"/> Plan A (\$1,000)	<input type="checkbox"/> Plan B (\$1,500)	<input type="checkbox"/> Plan C (\$1,000)
- Add the MAC Option:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- Add the Eye Care Option:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- Increase to a 24 Month Initial Rate Guarantee	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- Increase to a \$2000 Annual Plan Max	<b>N/A</b>	<input type="checkbox"/>	<b>N/A</b>
- Move Endodontic Coverage to Basic Services	<input type="checkbox"/>	<input type="checkbox"/>	<b>N/A</b>
- Move Periodontic Coverage to Basic Services	<input type="checkbox"/>	<input type="checkbox"/>	<b>N/A</b>
- Add Reduced Participation Option	<b>N/A</b>	<b>N/A</b>	<input type="checkbox"/>
- Non-Mac Plans – Increase Out Of Network Allowance to 90 <sup>TH</sup> Percentile	<input type="checkbox"/>	<input type="checkbox"/>	<b>N/A</b>

**Takeover – Is this plan replacing another Group Plan?**  Yes  No If, yes, provide the following:

- A. Name of carrier/policy number \_\_\_\_\_
- B. Effective date of prior plan \_\_\_\_\_ C. Termination date \_\_\_\_\_
- D. Attach a copy of the prior carrier's last bill

Elimination Period:

1. For Plans A , B, & C, there is a 12 month Major services elimination period for all current insureds which can be waived, along with "credit" given for calendar year deductibles accumulated under the prior plan, when Reliance Standard replaces a comparable dental plan that has been in effect continuously for at least 12 months prior to the effective date of Plan A, B or C. For Plan B, there is a 24 month elimination period for Orthodontic coverage for groups of 2 – 9, which cannot be waived.
2. For groups of 10+, there is a 12 month elimination period for Orthodontic coverage for all current insureds which can be waived on Takeover.
3. Current insureds are all employees and dependents insured on the Reliance Standard effective date. New hires to the group after the effective date must fulfill the usual elimination periods and deductibles.

Employer will pay \_\_\_\_\_ % of employee premium Employer will insure  all employees  
 \_\_\_\_\_ % of dependent premium  one or more classes of employees (describe below)  
 (employees may contribute up to 100% of premium provided all participation requirements are met)

Participation: Total number of eligible employees \_\_\_\_\_ Total number of employees enrolling \_\_\_\_\_ Total number of employees waiving (due to coverage elsewhere) \_\_\_\_\_

**Reliance Standard Life Insurance Company**

**Short Term Disability (2 to 19 Lives)**

**Benefit Schedules:**

Option I                      Percentage of Earnings Plan     50%    60%    66.7%    70% (up to maximum benefit)

Option II                      Flat Benefit Per Week of \_\_\_\_\_ (not to exceed 70% of weekly earnings up to maximum benefit)

(Benefits for groups located in CA, HI, NJ, or RI are subject to a maximum weekly benefit amount of 20% of weekly earnings up to the maximum benefit)

**Maximum Benefit:**        \$1,500 per week

**Plan Duration:**             13 weeks         26 weeks

Is this plan replacing another Group Plan?

- Yes (if yes, attach a copy of prior carrier's last bill and copy of contract or certificate of insurance)
- No

Employer will pay \_\_\_\_\_ % of employee premium    Employer will insure    all employees  
 (employee may contribute up to 100% of premium                       one or more classes of employees (describe below)  
 provided all participation requirements are met)

\_\_\_\_\_

\_\_\_\_\_

**Participation:** Total number of eligible employees \_\_\_\_\_  
 Total number of employees applying \_\_\_\_\_

**Long Term Disability (2 to 19 Lives)**

Benefit:                        60% of Earnings up to a maximum of \$7,500 per month

- Benefit Duration:
- Standard Risk Employees – up to Normal Retirement Age\* for accident / the lesser of 5 years or up to Normal Retirement Age\* for illness
  - Preferred Risk Employees – up to Normal Retirement Age\* for accident / illness

\*Normal Retirement Age, as defined by the 1983 Amendments to the United States Social Security Acts as determined by year of birth.

(Preferred Risk Employees are classified as executive, administrative, sales, supervisory and clerical employees who have no manual labor duties and spend at least 50% of their time inside the office)

Elimination Period:                       60 days     90 days     180 days

Is this plan replacing another Group Plan?

- Yes (if yes, attach a copy of prior carrier's last bill and copy of contract or certificate of insurance)
- No

Employer will pay \_\_\_\_\_ % of employee premium    Employer will insure    all employees  
 (employee may contribute up to 100% of premium                       one or more classes of employees (describe below)  
 provided all participation requirements are met)

\_\_\_\_\_

\_\_\_\_\_

Participation: Total number of eligible employees \_\_\_\_\_  
 Total number of employees applying \_\_\_\_\_

Reliance Standard Life Insurance Company

Application Signatures

I (We) verify that all employees applying for coverage are actively at work and working at least 30 hours per week; that all employees applying for coverage do not work where they reside; that all employees, including myself, who are applying for disability coverage do not have other disability insurance currently in force or applied for, that when added to this insurance would exceed 100% of his/her individual current monthly earnings; and, that all employees applying for coverage meet the eligibility requirements specified in the plan descriptions.

I (We) verify that Reliance Standard Life Insurance Company's benefit plan(s) have been offered to all eligible employees. Completed waivers are attached for those employees and their dependents electing not to participate in the plan(s).

The undersigned employer requests that it be approved as a participant in the Reliance Standard Group and Blanket Insurance Trust (Reliance Standard Employer Trust in Pennsylvania (all products) and New Jersey (all products except dental)), and accepts and agrees to be bound by all the terms and conditions of the Trust. The undersigned employer further requests that insurance be provided in accordance with employer's specifications for Group Insurance to which this request is attached and shall be subject to the terms of the Group Insurance Policies issued to the trustee(s) by Reliance Standard. The undersigned employer agrees that it will remit to the insurer regularly in advance, the required premiums as they become due.

We have read this form and understand that:

- 1. This request for coverage is not effective until approved by Reliance Standard in writing. Reliance Standard reserves the right to decline any case so coverage may be declined or the effective date may be deferred for incomplete submission of information as outlined in Reliance Standard's underwriting rules/standards. Existing coverage should not be terminated until written approval has been received.
2. All information given in connection with this request for participation is true and complete.
3. Reliance Standard reserves the right to re-rate any coverage retroactively to the effective date or take other appropriate actions if any information provided to us is not true or is incomplete. Please note that changes to the census data, from what was originally submitted, may affect rates. Final premium rates are subject to final enrollment.
4. No provider can make or modify a contract for Reliance Standard and all coverage will be as stated in Reliance Standard policies.
5. Attached is an initial deposit check payable to Reliance Standard equal to the estimated first month's premium. The amount will be returned if insurance does not become effective. Cashing of the check by Reliance Standard does not constitute an approval of request.

Employer's Signature (Owner, Partner, CFO)

Date

Premium Summary

Billing Mode (select one)

- Dental
with Vision
Short Term Disability
Life/AD&D
Long Term Disability
Administration Fee\*

\* \$5.00 Electronic / \$12.00 Paper Billing

Total SmartChoice Bill Amount

Monthly Billing

\$
\$
\$
\$
\$

Monthly

Quarterly Billing (3X monthly premium)

\$
\$
\$
\$
\$

Quarterly

I have complied with the underwriting rules and have explained the coverage in detail to the participating employer. I represent that all information on this application is correct to the best of my knowledge.

Producer's Signature

Date

**Reliance Standard Life Insurance Company**  
**Census Information**

	Employee's Social Security Number	Name (Last Name First)	Date of Birth M / D / Y	Sex M / F	Date of Hire M / D / Y	Occupation	Current Monthly Salary	Hours Worked Per Week	Coverage Selected				
									LTD*		STD	Dental Status**	Life/AD&D
									Pref. Risk	Other			
1.													
2.													
3.													
4.													
5.													
6.													
7.													
8.													
9.													
10.													
11.													
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13.													
14.													
15.													
16.													
17.													
18.													
19.													

**\*For Coverage Selected LTD** — Any employee marked as “Preferred Risk” must meet the definition of a Preferred Risk Employee” i.e., they are classified as in-office executive, administrative, sales, supervisory and clerical employees who have no manual duties and spend at least 50% of their time inside the office.

**\*\*For Coverage Selected Dental** — Use status indicators of “S” for single, “+1” for employee plus one dependent or “F” for family coverage.

**Reliance Standard Life Insurance Company**

**Notification of Waiver Form (This form may be photocopied)**

**Please read, complete and sign this form if you are contributing toward the cost of coverage and are waiving coverage for any of the following insurance products: Life, Dental, STD and/or LTD.**

**Note:** Under contributory plans (where employees contribute towards the cost of coverage), eligible employees may elect to waive coverage. However, election to waive may not exclude that employee from the employer's participation requirements. Under non-contributory plans, all eligible employees must enroll. Eligible employees are defined as those working a minimum of 30 hours per week year round who have satisfied the employer's minimum service requirement.

Employee's Name: \_\_\_\_\_

Name of Employer: \_\_\_\_\_ Policy Number(s): \_\_\_\_\_

Employee Date of Birth: \_\_\_\_\_ Social Security Number: \_\_\_\_\_

**Please check the box for type(s) of insurance coverage you are waiving:**

- Life  Dental  STD  LTD

**If you are waiving dental coverage for yourself or your dependents, check all boxes that apply and provide information as applicable:**

- I have similar dental coverage under my spouse's plan  
 My dependents have similar dental coverage under my spouse's plan

If either or both above boxes are checked, please provide the following information:

Name of spouse's insurance company: \_\_\_\_\_

Spouse's plan effective date: \_\_\_\_\_

- I do not have similar dental coverage under my spouse's plan, but I am waiving the employee dental coverage  
 My dependents do not have similar dental coverage under my spouse's plan, but I am waiving the employee dental coverage

Please read and sign:

I, the undersigned, hereby affirm that I have reviewed the insurance plan(s) from Reliance Standard Life Insurance Company being offered by my employer. With my signature, I certify that I have decided to waive coverage as indicated above.

I understand that in the event I request to purchase such insurance at a later date: 1) I will be required to furnish evidence of insurability for myself (and any dependents, if such coverage is available) at my own expense; and 2) Reliance Standard Life Insurance Company will have the right to refuse my request. For dental coverage, I may be subject to reduced benefits.

Signature \_\_\_\_\_ Date \_\_\_\_\_

**Reliance Standard Life Insurance Company**

**Producer's Statement**

Name of Participating Employer to be Insured \_\_\_\_\_

Attention Producer: This enrollment form must be completed in full. Missing information will delay the new business process. Make sure that all applicable submission requirements outlined on the cover page of the request for participation and enrollment form are completed.

Producer Instruction: If you are currently appointed with Reliance Standard Life Insurance Company, you need only to complete the license number, Reliance Standard producer number, and signature.

**Producer Information (please type or print legibly):**

Name \_\_\_\_\_ License number \_\_\_\_\_ State \_\_\_\_\_  
Last Name First Name MI

Agency Name (if applicable) \_\_\_\_\_

Are you appointed with Reliance Standard?  Yes  No (if yes, Reliance Standard producer number \_\_\_\_\_ )

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

Social Security Number or Tax ID Number \_\_\_\_\_

Telephone (\_\_\_\_\_) \_\_\_\_\_ E-mail \_\_\_\_\_ Fax (\_\_\_\_\_) \_\_\_\_\_

Pay Commissions to \_\_\_\_\_

Producer's Signature \_\_\_\_\_ Date \_\_\_\_\_

General Agent (if applicable)

Name \_\_\_\_\_

Reliance Standard  
General Agent Number \_\_\_\_\_

Master General Agent

Name \_\_\_\_\_

Reliance Standard  
Master General Agent Number \_\_\_\_\_