Plan Highlights

Group Basic Life Insurance



Lucid USA, Inc.

ELIGIBILITY

All Active Full-Time Executives and Directors working 30 hours or more per week, except for and person working on a temporary and seasonal basis.

BENEFIT AMOUNT

Basic Life: 2 times earnings, rounded to the next higher $1,000,

subject to a maximum of $1,000,000.

GUARANTEED ISSUE

$1,000,000

CONTRIBUTION REQUIREMENTS

Coverage is 100% Employer Paid.

BENEFIT REDUCTION DUE TO AGE

Age	Original Benefit Reduced to
65	65%
70	50%

FEATURES

- Living Benefit
- Conversion Privilege
- FMLA/MSLA Extension
- Portability
- Waiver of Premium

VALUE-ADDED SERVICES

- Bereavement Counseling Services
- Travel Assistance Services

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This Plan Highlight is not a complete description of the insurance coverage. Insurance is provided under group policy form LRS-6422, et al, et al. This is not a binding contract. Should there be a difference between this Plan Highlight and the contract, the contract will govern. The Certificate of Coverage will be made available to you that describes the benefits in greater detail; however a benefit will not be paid if caused or contributed by an exclusion listed in the Certificate. Product features and availability may vary by state.

Reliance Matrix is a branding name. Coverage is underwritten by Reliance Standard Life Insurance Company, which is licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. In New York, insurance products and services are offered by First Reliance Standard Life Insurance Company, Home Office, New York, NY. Where applicable, absence services are provided by Matrix Absence Management, Inc.