Plan Highlights

Group Accidental Death & Dismemberment Insurance



Americhem, Inc.

ELIGIBILITY

All Active Full-Time Executives, Managers or Sales Executives in active employment in the United States with the employer working 30 hours or more per week, except for any person working on a temporary or seasonal basis.

BENEFIT AMOUNT

Employee: 3 times earnings, rounded to the next higher \$1,000, subject to a maximum of \$300,000.

CONTRIBUTION REQUIREMENTS

Coverage is 100% Employer Paid.

AD&D SCHEDULE

For Accidental Loss of	Amount Payable
Life	100%
Two or More Members*	100%
Speech and Hearing	100%
One Member*	50%
Speech or Hearing	50%
Thumb and Index Finger of Same Hand	25%

^{* &}quot;Member" refers to a hand, foot or eye

BENEFIT REDUCTION DUE TO AGE

(Applicable to employee / spouse coverage)

Age	Original Benefit Reduced to
70	60%
75	40%
80	30%

FEATURES

- Education Benefit
- Seat Belt and Air Bag Benefit
- Total Loss of Use Benefit

RELIANCE STANDARD

LIFE INSURANCE COMPANY

www.reliancestandard.com

This Plan Highlight is not a complete description of the insurance coverage. Insurance is provided under group policy form LRS-8604, 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.

Reliance Standard Life Insurance Company 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 provided through First Reliance Standard Life Insurance Company, Home Office: New York, NY. Product features and availability may vary by state.