



COMMERCIAL | 2-99 EMPLOYEES

Portfolio Overview

Simple, practical coverage
you'll feel good about offering

DeltaLife is our suite of life, disability and supplemental health products for Arizona businesses and their employees. Offered through a partnership with Reliance Matrix¹, DeltaLife provides flexible options and competitive rates designed to fit real budgets and real lives.

With DeltaLife, you can support employees when life takes an unexpected turn with simple, practical coverage options you'll feel good about offering. DeltaLife includes the products below, along with value-add benefits like an Employee Assistance Program (EAP) and travel assistance:

# OF COVERED LIVES	LIFE/AD&D	STD	LTD	CRITICAL ILLNESS	ACCIDENT	HOSPITAL INDEMNITY
2-9	✓	✓	✓			
10-99	✓	✓	✓	Coming soon!	Coming soon!	Coming soon!

Life and Disability Products

LIFE/AD&D

- Dependent life coverage available
- Accelerated death benefit included
- FMLA continuation included
- Bereavement support services included
- Waiver of premium with critical illness benefit optional
- Portability optional
- Flexible benefit schedules
- Conversion included
- ID theft recovery available (except in Iowa)
- Employee Assistance Program (EAP) available
- Travel assistance available
- In-person, telephone and online enrollment

SHORT-TERM DISABILITY (STD)

- Benefit percentages up to 70%, flat benefits available
- Partial and residual benefit available
- Non-occupational coverage available
- 24-hour coverage available
- Benefit durations up to 52 weeks
- Flexible plan designs
- 24/7/365 claims filing
- Dashboard reporting and analytics
- Proactive medical outreach within 24 hours
- Outreach to employee within 48 hours

LONG-TERM DISABILITY (LTD)

- Benefit percentages up to 70%, flat benefits available
- "Own Occupation" definition of disability from 12-60 months or long term
- Elimination period options up to 360 days
- Work incentive and childcare benefit included
- Worksite modification included
- Waiver of premium included
- Survivor benefit included
- Rehabilitation benefit included
- Conversion available
- ID theft recovery available (except in Iowa)
- Employee Assistance Program (EAP) available
- Travel assistance available
- 24/7/365 claims filing
- Seamless transition from STD to LTD (no application for LTD required)
- Comprehensive return to work services
- Vocational evaluation and planning
- Career counseling and guidance
- Job site assessment and job placement

Supplemental Health Products

CRITICAL ILLNESS

- Coverage for employees, spouses and dependent children
- Guaranteed issue available with no waiting period or pre-existing exclusions
- 29 available covered conditions
- 7 child specific covered conditions
- Flexible plan designs focusing on cancer, heart attack and stroke, along with other illnesses and conditions
- Easily blend child rate to employee cost or shift rates within each age band
- Ability to go above market standards (ex: raise carcinoma-in-situ from 25% to 50%)
- Up to 100% recurrence
- Multiple recurrent payments for the same condition

ACCIDENT

- No annual or lifetime benefit maximums
- 24-hour or off-job coverage
- Up to 3 employee-elected plans
- Flexibility at the individual benefit level to match in-force plans
- Price point positioning for all income levels
- Emergency Treatment Benefit - highly utilized and industry leading since we pay urgent care visit the same as emergency room visit amount
- Up to 31 accident categories with customized payouts
- Enhanced for youth organized sports

DID YOU KNOW...

DeltaLife plans are available when bundled with group dental plans from Delta Dental of Arizona. That means one local point of contact, one eligibility and enrollment file, and one combined bill—making it easier to manage your company's benefits.

HOSPITAL INDEMNITY

- Up to 3 hospital admission benefits per year
- Pre-existing condition and maternity waiting periods optional
- HSA compatible
- Admission and daily confinement core benefits on Admission and daily confinement core benefits; daily stay pays on day 1 vs. day 2 for many others
- Observation treated as normal admission whereas most other carriers don't cover observation
- Nursery admission and daily confinement available with no maternity pre-existing or waiting periods
- Mental/nervous conditions and alcohol/drug stays also covered in hospital and not excluded

Request a quote today! Contact your broker or sales representative.

¹ Reliance Matrix is a branding name for the underwriting companies Reliance Standard Life Insurance Company, First Reliance Standard Life Insurance Company and for the third-party administrator (TPA) Matrix Absence Management, Inc. The coverage referenced above is underwritten and insured by RSLI.

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