

DEFINITIONS

Total Disability or Totally Disabled means an injury or sickness that requires the employee to be under the regular care of a physician and prevents them from performing the material and substantial duties of their regular occupation.

Partial Disability or Partially Disabled means that, due to the employee's injury or sickness:

- The employee is able to perform the material and substantial duties of their regular occupation or any other occupation on a less than full-time basis; or
- The employee is able to perform one or more, but not all, of the material and substantial duties of their regular occupation or any other occupation on a full-time or part-time basis; and
- As a result of either of the above, the employee's current earnings are less than 80% of their covered pre-disability earnings.

This brochure provides a very brief description of USABLE Life's Group Short Term Disability. This is not an insurance policy and only the actual provisions of an issued policy control. USABLE Life's policies set forth the rights and obligations of covered persons and USABLE Life. Please be aware that certain limitations and exclusions apply and coverage may reduce or terminate due to age or lack of eligibility. If you enroll for coverage, the employer will be furnished with a policy or certificate of insurance for distribution to covered employees. Please read your insurance documents carefully.

EXCLUDED DISABILITIES

We will not pay benefits for any disability caused by:

- war or any act of war, or while serving in the armed forces of any country or international authority;
- attempted suicide or intentionally self-inflicted injuries, while sane or insane;
- the employee's active participation in a riot or insurrection;
- the employee's voluntary commission of, or attempting to commit, an assault or a felony; or participating in an illegal occupation;
- injury arising out of or in the course of any occupation or employment for pay or profit or any injury or sickness for which you are entitled to benefits under any Worker's Compensation Law, Employer's Liability Law or similar law;
- the employee's voluntary use of any drug, hallucinogen, controlled substance, or narcotic unless taken as prescribed by a physician;
- injury occurring while intoxicated;
- alcoholism or drug addiction;
- elective or cosmetic surgery, except for surgery to repair damage to the natural body caused by an injury or treatment of a sickness.

No benefits are payable for any period of disability during which the employee is incarcerated in a penal or correctional facility for a period of 30 or more consecutive days.

For Group Voluntary Short Term Disability, a 12/12 Pre-Existing Conditions Exclusion applies.

Group Short Term Disability





Group Short Term Disability

38 percent

Approximately 38 percent of working Americans could not pay their bills for more than 3 months if their employment income was lost.¹

36 million

More than 36 million Americans between the ages of 21 and 64 are disabled.²

95 percent

Nearly 95% of disabling accidents and illnesses are not work related.³



When it comes to insurance, most people protect their possessions, such as vehicles and homes, and plan for the unexpected with life insurance. But many people forget to protect a less obvious, yet important element of their lives - the ability to work and earn a living. Short Term Disability (STD) insurance helps your employees protect a portion of their income in the event of a disability.

USABLE Life's STD coverage provides partial income replacement for employees in the event they suffer an injury or illness. STD coverage is available on both a Group and Group Voluntary (employee paid) basis.

WHAT CAN OUR STD COVERAGE BE USED FOR?

USABLE Life's STD coverage can be used to help employees:

- Meet mortgage payments.
- Cover credit card bills.
- Cover everyday expenses such as bills, groceries and more.

EMPLOYEE ELIGIBILITY REQUIREMENTS

Employees must:

- Be actively at work, at least 30 hours per week for the employer; and
- Have satisfied the waiting period set by the employer.

Note: No director or officer of the employer will be considered to be an employee unless he meets the above conditions. Retirees, non-employee directors and part-time or seasonal employees are not eligible for coverage. If the employee is not actively at work on the date their insurance, or any increase in insurance is scheduled to take effect, it will be effective on the date the employee returns to work. Restrictions may apply to employees working outside the United States or foreign nationals.

SERVICE YOU CAN COUNT ON

- USABLE Life provides claim filing via mail, email or fax.
- For all disability claims – USABLE Life stays in contact with you and the physician, as well as the claimant to determine if the claimant's return-to-work status has changed.
- Fast claim payments – 90% of filed STD claims are processed within 3-5 business days.
- Customer Satisfaction for USABLE Life's Claims service exceeded 95%.

HIGHLIGHTS OF COVERAGE

Coverage	Covers your employees for non-occupational injuries or illnesses.
Benefit Payments	Weekly benefits are paid directly to the employee and begin when the elimination period is satisfied.
Benefit Amounts	<ul style="list-style-type: none">• Up to 60% of covered weekly earnings (up to \$1,500 per week).• Higher amounts are available.
Partial Disability	Monthly benefits are available if the employee is disabled and returns to work and suffers a loss of income of 20% or more.
Return to Work Incentive	Allows employees the ability to receive up to 100% of pre-disability earnings for a limited time while working.
Waiver of Premium	If the employee is totally disabled for 90 consecutive days, future premium payments that fall due will be waived as long as they are receiving benefits.

At USABLE Life, we instill quality into everything we do to better serve you. Since being established in 1980, we have committed ourselves to improving our customers' lives by uniting excellent customer relations with a vast array of products and product expertise. Flexible products, high-quality customer relations and fast, reliable claims service...that's what you get with USABLE Life.

¹ CDA Disability Divide proprietary research, 2010.

² U.S. Census Bureau, 2012.

³ Council for Disability Awareness, 2011.