

Providing More Benefits for Less



Your employees deserve it. Your bottom line does too.

Convenient
packages or flexible
menu options for
Groups with 2-50
employees.

US Able Life
Live life. You're covered.®

Helping employees protect themselves and their families.

USABLE Life has been helping employees protect their families with insurance products and services for over 30 years.

We have packaged together our most requested products: Group Term Life, Accidental Death & Dismemberment, and Long Term Disability. You can buy one of our pre-packaged plans that combine all these great benefits. We also are providing you with the ability to customize your own plan from the menu options available. No proposals are required and coverage is available for active, full-time employees working a minimum of 25 hours per week.



TERM LIFE

Provides employees with peace of mind that they will be able to meet their financial commitments and give their family financial stability should a loss of life occur.

There is an employer choice of coverage amounts for employees. Payments are paid directly to the employee's beneficiary for loss of life. Other program features include:

Accelerated Death Benefit – If your employees are diagnosed with a terminal illness, and less than 12 months to live, they can receive advanced payments of up to 75% of their life insurance benefit amount.

Waiver of Premium – If your employees are totally disabled before age 60 and remain disabled for at least six months, during which time premiums are paid, their life insurance and their dependents' life insurance may be continued while employees are totally disabled from any occupation without payment of premiums to age 65 (dependents' premium is waived for up to 12 months) or until no longer disabled, whichever occurs first.

Conversion Option – If your employees leave the group for any reason, they have the option to convert their coverage to a whole life policy.

Reductions – If your employees are still actively at work on a full-time basis, benefits reduce to 65% of the pre-age 65 amount at age 65, and to 50% of the pre-age 65 amount at age 70. With the employee paid coverage option, reductions apply to the employee's spouse.

Termination – Your employees' insurance will terminate when they are no longer eligible or they retire, whichever occurs first. Dependents' coverage terminates when the employee or the dependent is no longer eligible or the employee's retirement, whichever occurs first.



ACCIDENTAL DEATH & DISMEMBERMENT

Provides 24-hour protection on or off the job against a covered accident anywhere in the world for eligible employees.

There is an employer choice of coverage amounts for employees. Payments are paid directly to the employee's beneficiary, or to the employee in the event of a covered dismemberment (loss of hand, foot, eyesight, speech or hearing). In the event of a covered accident, accidental death will be paid as follows: life at 100% of elected amount as well as dismemberment—two or more members, one member 50% of elected amount, thumb and index finger 25% of elected amount.

Additional Benefits – Seat Belt/Air Bag pays additional 10% of the coverage amount; Coma pays 5% of the coverage amount for up to 11 months while comatose; Repatriation pays additional 10% of the coverage amount; Exposure & Disappearance pays the coverage amount after one year of the exposure or disappearance. For the employee paid plans, we offer two additional benefits, Special Education benefit pays an additional 5% of the coverage amount for up to 4 years; Spouse Training benefit pays an additional 5% of the coverage amount for up to 4 years.

Reductions – If your employees are still actively at work on a full-time basis, benefits reduce to 65% of the pre-age 65 amount at age 65, and to 50% of the pre-age 65 amount at age 70. With the employee paid coverage option, reductions apply to the employee's spouse.

Termination – Your employees' insurance will terminate when they are no longer eligible or retire, whichever occurs first.



LONG TERM DISABILITY

Provides employees with partial income replacement in the event of a covered disability to help meet financial commitments and give their families financial stability.

There is an employer choice in monthly benefit amounts, subject to a maximum of 60% of covered earnings, whichever is less. Monthly benefits are paid directly to the employee. For employer paid disability benefit, there are no offsets applied for other income. For employee paid disability benefit, offsets for other income are applicable only for the \$1,500 benefit option.

For partial disability, monthly benefits are available if your employees are disabled and return to work on a part-time basis and suffer a loss of income of 20% or more—and our programs will help your employees transition back to work with rehabilitation assistance. Other key aspects of this program include:

Definition of Disability – Employees are considered disabled and eligible to receive monthly benefits if, during the elimination period and the next 24 months of disability, an injury, sickness, or pregnancy requires your employees to be under the regular care of a physician, which prevents your employees from performing at least one of the material duties of their regular occupation with reasonable accommodations, and is earning less than 80% of their pre-disability earnings.

Work Incentive Benefit – There is also a return-to-work incentive that allows your employees to receive the elected benefit for a limited time while working part-time (subject to 100% of the pre-disability earnings).

Pre-Existing Condition Exclusion – Disability benefits will not be paid if your employees' disability begins in the first 12 months following the effective date of their coverage, and the disability is caused by, contributed to by, or is the result of a pre-existing condition. A pre-existing condition means any condition in the 3 months prior to their effective date of coverage for which they received medical treatment or consultation, have taken or been prescribed drugs or medicine, or received care or services including diagnostic measures.

Waiver of Premium – Premiums are waived during a period in which your employees are receiving disability benefits.

Termination – Your employees' insurance will terminate when they are no longer eligible, have received benefits for 24 months², or retire, whichever occurs first.

Package Options

Choose a package of bundled products to fit your needs.

	2 – 50 EMPLOYEES			5 – 50 EMPLOYEES		
	Option A	Option B	Option C	Option D	Option E	Option F
Combined Term Life & Accidental Death Benefit	\$50,000	\$70,000	\$70,000	\$70,000	\$100,000	\$100,000
TERM LIFE	\$25,000	\$35,000	\$35,000	\$35,000	\$50,000	\$50,000
Spouse \$5,000 Coverage	✓	✓	✓	✓	✓	✓
Children (over 6 months) \$2,000 Coverage ¹	✓	✓	✓	✓	✓	✓
Accelerated Death Benefit	✓	✓	✓	✓	✓	✓
Waiver of Premium	✓	✓	✓	✓	✓	✓
ACCIDENTAL DEATH & DISMEMBERMENT	\$25,000	\$35,000	\$35,000	\$35,000	\$50,000	\$50,000
LONG TERM DISABILITY			\$1,000	\$1,500	\$1,500	\$2,000
Waiver of Premium			✓	✓	✓	✓
Benefit Duration ²			2 Year	2 Year	2 Year	2 Year
Elimination Period			60 Day	60 Day	30 Day	30 Day
Our Monthly Package Rate	\$8.50	\$11.50	\$21.00	\$25.50	\$36.00	\$44.00

OR

Menu Options

Customize your benefit plan from this menu.

TERM LIFE MENU		ACCIDENTAL DEATH & DISMEMBERMENT MENU			LONG TERM DISABILITY MENU		
Begin with desired value for your employees:	AND Consider offering an employee paid option ⁵ :	Your employees receive value equal to Term Life selected:	OR Choose to double value:	If employee paid Term Life selected, receive matching value ⁵ :	Select monthly benefit for your employees:	Select desired elimination period:	OR Offer an employee paid option ⁵ :
<input type="checkbox"/> \$25,000 ³ <input type="checkbox"/> \$35,000 ³ <input type="checkbox"/> \$40,000 ⁴ <input type="checkbox"/> \$50,000 ⁴ <input type="checkbox"/> Dependent coverage: \$5,000 spouse/\$2,000 children ¹	<input type="checkbox"/> \$20,000 <input type="checkbox"/> \$30,000 <input type="checkbox"/> \$40,000 <input type="checkbox"/> \$50,000 <input type="checkbox"/> Dependent coverage: \$20,000 spouse/\$10,000 children <input type="checkbox"/> \$10,000 spouse/\$5,000 children	<input type="checkbox"/> \$25,000 ³ <input type="checkbox"/> \$35,000 ³ <input type="checkbox"/> \$40,000 ⁴ <input type="checkbox"/> \$50,000 ⁴	<input type="checkbox"/> \$50,000 <input type="checkbox"/> \$70,000 <input type="checkbox"/> \$80,000 <input type="checkbox"/> \$100,000	<input type="checkbox"/> \$20,000 <input type="checkbox"/> \$30,000 <input type="checkbox"/> \$40,000 <input type="checkbox"/> \$50,000	<input type="checkbox"/> \$500 ³ <input type="checkbox"/> \$750 ³ <input type="checkbox"/> \$1,000 ³ <input type="checkbox"/> \$1,500 ⁴ <input type="checkbox"/> \$2,000 ⁴	<input type="checkbox"/> 30 Day <input type="checkbox"/> 60 Day	<input type="checkbox"/> \$500 <input type="checkbox"/> \$750 <input type="checkbox"/> \$1,000 <input type="checkbox"/> \$1,500 Pre-existing condition exclusion is 12/6/24 months.

To build your unique benefits programs and gain an affordable quote, contact your USABLE Life representative.

¹ Children aged 14 days to 6 months have \$100 in coverage.

² Reducing Benefit Duration (ADEA).

³ Available for groups of 2 or more employees.

⁴ Available for groups of 5 or more employees.

⁵ Available for groups of 10 or more employees with at least 5 participating.



This brochure provides a very brief description of USABLE Life's Term Life, Disability and Accidental Death & Dismemberment products. This is not an insurance policy or service contract and only the actual provisions of an issued policy and contract 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, you will be furnished with a policy and certificates of insurance for distribution to covered employees. Please read your insurance documents carefully.

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USABLE Life
Live life. You're covered.®

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