

2-99 LIVES

SMALL GROUP PLANS

LIFE & DISABILITY
PACKAGES (FIVE-TEN)



USAble LifeSM

Small Group Plans

Life and Disability Packages (Five-Ten)

USable Life's Small Group Plans for Life & Disability offers employers the opportunity to provide your employees a quality benefits package and maintain your bottomline.

LIFE/AD&D	PACKAGE FIVE	PACKAGE SIX	PACKAGE SEVEN	PACKAGE EIGHT	PACKAGE NINE	PACKAGE TEN
	2-99 LIVES				5-99 LIVES	
EMPLOYEE LIFE/AD&D	\$25,000	\$25,000	\$35,000	\$35,000	\$50,000	\$50,000
SPOUSE LIFE	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
CHILD LIFE	\$2,000*	\$2,000*	\$2,000*	\$2,000*	\$2,000*	\$2,000*
LTD		PACKAGE SIX		PACKAGE EIGHT		PACKAGE TEN
MONTHLY BENEFIT <i>(Not to exceed 60% Basic Annual Earnings)</i>		\$500		\$1,000		\$1,500
BENEFIT DURATION	Below Age 65 - 24 months; Age 66 - 21 months; Age 67 - 18 months; Age 68 - 15 months; Age 69+ - 12 months					
ELIMINATION PERIOD	60 days					
MONTHLY PACKAGE RATE <i>(Per employee, per month)</i>	\$8.50	\$13.50	\$11.50	\$21.00	\$14.50	\$28.50

*Children age 14 days to 6 months are limited to \$100 of coverage

Life/AD&D Highlights

- Waiver of Premium
- Conversion Privilege
- Accelerated Death Benefit
- Seat Belt/Air Bag Benefit
- Coma Benefit
- Repatriation Benefit
- Exposure & Disappearance Benefit

Long Term Disability Highlights

- Occupational Disability (20% earnings loss)
- Non-occupational Disability
- 24 month Nervous & Mental Benefit
- 3/12 Pre-Existing Condition Limitation

Benefit Provisions

Reductions and Terminations

Life and AD&D benefits will reduce by 35% at age 65, and by 50% at age 70 of the pre-age 65 amount. Coverage terminates at retirement on both life and AD&D.

Minimum Participation

If the employer's contribution is 100%, employee participation must be 100%. The minimum employer contribution is 25%.

If the employer's contribution is not 100% then:

- 2-3 eligible employees requires 100% participation
- 4+ eligible employees requires 75% participation

Guaranteed Issue

All coverage is issued on a guaranteed issue basis. Late applications will be subject to evidence of insurability.

Important Note: If you are not actively at work on the date your insurance or any increase in insurance is scheduled to take effect, the coverage or increase in coverage will take effect on the day you return to active work. This benefit summary provides a very brief description of USable Life's insurance products. 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 may apply, and certain coverage may reduce or terminate due to age or lack of eligibility. If you enroll and are approved for coverage, you will be furnished with a policy or certificate of insurance. Please read your insurance documents carefully.

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