



VOLUNTARY GROUP TERM LIFE INSURANCE

Delivering peace of mind for you and your loved ones.



Live life. You're covered.®

Providing financial safety

No one wants to think about life without a loved one, and no one wants to leave their loved ones responsible for debts or funeral expenses.

You work hard to provide for your family's financial security. If someone could suffer financially in the event of your death, you need life insurance.

For a small cost, term life insurance helps you deliver on the promise to protect those you care about. In addition, Accidental Death and Dismemberment (AD&D) coverage provides a layer of protection for you and your loved ones in the event of an accidental injury or death.

When you buy life insurance through your employer, you tap into the power of group purchasing at more affordable rates.

The level of protection you choose should be determined by the life you're living. If you have dependents, protect your family to the fullest by insuring your spouse and children.

The Life Insurance Marketing & Research Association® (LIMRA) suggests:

- If you have few debts and dependents, multiply your annual income x 7
- If you have a large family or debts, multiply your annual income x 10

PRODUCT HIGHLIGHTS

US Able Life offers the protection you need for the life you're living.

- ***Choose the amount you need***
- ***Coverage at affordable group rates***
- ***No questionnaire, physicals or blood work if this is your first Open Enrollment****
- ***Accelerated benefits for terminal illness***

This document provides a brief description of US Able Life's Term Life insurance. This is not an insurance policy. Limitations and exclusions may apply and coverage may be reduced or terminated due to lack of eligibility. Please read the insurance policy carefully.

**New Hires are eligible to enroll with Guaranteed Issue. Guaranteed issue amounts require no questionnaire, physical exam or blood work. Amounts above the guaranteed issue are subject to additional review, including medical underwriting. Spouse and child coverage also available.*

INTENDED FOR EMPLOYEE USE

20L-USAL-0557



Rated "A" (excellent) by A.M. Best
for ten consecutive years



Recognized as one of the
"Ward's 50" L&H Top Performers

Employee: If you are age 69 or younger, you may purchase coverage in units of \$10,000 to a maximum of \$300,000 with medical evidence of insurability. Coverage cannot exceed five (5) times your Basic Annual Earnings. **If this is your first Open Enrollment, NEW HIRES can enroll in up to \$120,000 without medical evidence of insurability.** If you enroll in less than \$120,000 at your first offer, \$10,000 annual increases will be offered without evidence of medical insurability at future Open Enrollments up to the \$120,000 maximum.

Spouse: If you have purchased VGTL coverage for yourself, you may purchase coverage for your eligible spouse, age 69 or younger, in units of \$5,000 to a maximum of \$150,000 with medical evidence of insurability. Coverage cannot exceed 50% of your benefit. **NEW HIRES can cover their spouse up to \$50,000 without medical evidence of insurability.**

Children: If you have purchased VGTL coverage for yourself, you may purchase coverage for your eligible children between the ages of 6 months and 26 years in the amount of \$5,000 or \$10,000. Benefits are reduced to \$1,000 for children from birth to age 6 months. **NEW HIRES can cover their child(ren) up to \$10,000 without medical evidence of insurability.**

Benefits and premiums reduce to 65% at your age 65, to 50% at your age 70, and terminate when you are no longer eligible or your retirement, whichever occurs first. Spouse and children's coverage terminate when they are no longer eligible, or at the termination of your eligibility, whichever occurs first.

Voluntary Group Term Life	
Spouse premium determined by spouse's age.	
Monthly Premiums per \$10,000 Unit	
Under 25	\$0.50
25-29	\$0.60
30-34	\$0.80
35-39	\$0.90
40-44	\$1.00
45-49	\$1.56
50-54	\$2.61
55-59	\$4.30
60-64	\$6.60
65-69	\$12.70
70 and Over	\$20.60

Children's Voluntary Group Term Life	
Children's Monthly Premium per \$5,000 Unit	
\$0.75	

Voluntary Accidental Death & Dismemberment	
Monthly Premiums per \$10,000 Unit	
Employee	\$0.30
Spouse	\$0.30
Children	\$0.20