

COATES AND FREY AAL, LLC



There are 130,000 deaths annually due to accidents.¹

1.6 million Americans are diagnosed with cancer each year.²

Every 40 seconds, someone in the United States has a stroke. Every 34 seconds, someone has a heart attack.³

1National Center for Health Statistics, FactStats, 2016

2American Cancer Society, Cancer Facts & Figures, 2013

3American Heart Association, Heart & Stroke Statistical Update, 2016

PRODUCTS AVAILABLE TO EMPLOYEES

ACCIDENT ELITE is designed to provide supplemental coverage for costs associated with covered accidental injuries or death and allows you the option of tailoring coverage to fit your personal needs. You may also add your choice of optional disability riders: Accident Disability Rider (off-the-job only); 24-Hour Accident Disability Rider, and a Sickness Disability Rider. The policy is guaranteed renewable and available through the ease of payroll deduction. All benefits are limited per covered accident (or covered sickness on the Sickness Disability Rider) and are paid directly to you.

CANCER CARE ELITE provides supplemental coverage when certain losses occur as the result of cancer or a covered specified disease and is available to you and your eligible family members.. Benefits are paid directly to you regardless of other insurance coverage.

CRITICAL CARE ELITE provides a lump sum payment upon first diagnosis of a covered critical illness. Covered critical illnesses include: carcinoma-in-situ; heart attack; stroke; end stage renal disease; major organ transplant surgery; quadriplegia; coronary artery bypass surgery; balloon angioplasty; stent or laser relief obstruction procedures, or cancer (may be purchased with or without). Benefits are paid directly to you regardless of other insurance coverage.

HOSPITAL CONFINEMENT is a supplemental plan that provides you and your eligible family members with a lump sum benefit for inpatient hospital stays, sickness, accidents, surgery, anesthesia, and specified injuries.

TERM LIFE is the least expensive form of life insurance coverage you can purchase. It provides life insurance for a stated time period, or term and is guaranteed renewable for subsequent term periods.

VOLUNTARY GROUPTERM LIFE (VGTL) If you need additional term life protection for you and your eligible family members, think about low cost Voluntary Group Term Life coverage. You select the benefit amounts to suit your specific situation, and premium payments are made through payroll deduction. **NEW HIRES MAY ENROLL WITH GUARANTEED ISSUE UP TO \$60K, SPOUSE UP TO \$30K, CHILD(REN) UP TO \$10K.**

VOLUNTARY ACCIDENTAL DEATH & DISMEMBERMENT (VAD&D) coverage allows you to purchase benefits to provide protection in the event of an unexpected loss of accidental death or dismemberment. Protection is issued on a 24-hour basis for you and your eligible family members and covers you as the result of a covered accident anywhere in the world.

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.

ACCIDENT ELITE			EMPLOYEE		EMPLOYEE+ CHILDREN		EMPLOYEE + SPOUSE		FAMILY	
SELECT			\$19.36		\$32.16		\$27.52		\$40.32	
ULTRA			\$27.88		\$46.40		\$39.68		\$58.20	
ACCIDENT DISABILITY RIDER			OFF-THE-JOB				24-HOUR			
\$400			\$3.12				\$8.40			
\$600			\$4.68				\$12.60			
\$800			\$6.24				\$16.80			
SICKNESS DISABILITY RIDER										
\$400			\$7.44							
\$600			\$11.16							
CANCER CARE ELITE			EMPLOYEE		EMPLOYEE+ CHILDREN			FAMILY		
PLAN 2			\$28.66		\$35.06			\$53.12		
PLAN 3			\$34.34		\$42.22			\$62.98		
CANCER DIAGNOSIS RIDER										
\$1,000			\$0.90		\$1.10			\$1.70		
\$2,000			\$1.80		\$2.20			\$3.40		
\$3,000			\$2.70		\$3.30			\$5.10		
\$4,000			\$3.60		\$4.40			\$6.80		
\$5,000			\$4.50		\$5.50			\$8.50		
HOSPITAL INTENSIVE CARE RIDER										
\$200			\$2.00		\$2.40			\$3.66		
\$400			\$4.00		\$4.80			\$7.32		
\$600			\$6.00		\$7.20			\$10.98		
MONTHLY DISABILITY RIDER FOR 1 YEAR										
\$250			\$1.30		\$1.30			\$2.36		
\$500			\$2.60		\$2.60			\$4.72		
CRITICAL CARE ELITE			PER \$5,000 BENEFIT							
With Cancer	With Recurrent Benefit		Without Recurrent Benefit		Without Cancer	With Recurrent Benefit		Without Recurrent Benefit		
ISSUE AGE	NON-TOBACCO	TOBACCO	NON-TOBACCO	TOBACCO	ISSUE AGE	NON-TOBACCO	TOBACCO	NON-TOBACCO	TOBACCO	
ALL CHILDREN	\$1.66	\$1.66	\$1.46	\$1.46	ALL CHILDREN	\$1.00	\$1.00	\$0.82	\$0.82	
18-29	\$2.50	\$5.22	\$2.22	\$4.58	18-29	\$1.76	\$3.06	\$1.48	\$2.52	
30-39	\$4.08	\$9.56	\$3.62	\$8.38	30-39	\$2.74	\$5.72	\$2.30	\$4.68	
40-49	\$6.44	\$16.92	\$5.68	\$14.80	40-49	\$4.20	\$10.06	\$3.50	\$8.18	
50-59	\$9.92	\$27.10	\$8.74	\$23.68	50-59	\$6.30	\$15.82	\$5.20	\$12.82	
60-64	\$13.36	\$34.06	\$11.74	\$29.74	60-64	\$8.36	\$19.96	\$6.88	\$16.16	
VGTL		MONTHLY PREMIUMS PER \$10,000 UNIT								
UNDER 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	
\$0.53	\$0.60	\$0.80	\$0.90	\$1.00	\$2.04	\$2.30	\$5.07	\$6.60	\$12.70	
CHILD COVERAGE MONTHLY PREMIUMS PER \$10,000 UNIT: \$1.23										
VAD&D			MONTHLY PREMIUMS PER \$10,000 UNIT							
EMPLOYEE, SPOUSE, CHILD			\$0.30							

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HOSPITAL CONFINEMENT

EMPLOYEE				EMPLOYEE+SPOUSE			
Issue Age	Plan I	Plan II	Plan III	Issue Age	Plan I	Plan II	Plan III
Under 55	\$13.60	\$41.08	\$61.16	Under 55	\$25.14	\$75.98	\$113.10
55-59	\$17.40	\$53.14	\$79.44	55-59	\$32.18	\$98.30	\$146.94
60-64	\$23.92	\$71.44	\$108.20	60-64	\$44.26	\$132.20	\$200.24
EMPLOYEE+CHILDREN				FAMILY			
Issue Age	Plan I	Plan II	Plan III	Issue Age	Plan I	Plan II	Plan III
Under 55	\$26.80	\$73.84	\$114.26	Under 55	\$38.34	\$108.70	\$166.14
55-59	\$29.42	\$82.78	\$128.40	55-59	\$44.20	\$127.92	\$195.86
60-64	\$34.16	\$97.58	\$151.74	60-64	\$54.50	\$158.32	\$243.74
Annual First Occurrence Hospital Confinement Rider Monthly Premiums							
EMPLOYEE				EMPLOYEE+SPOUSE			
Issue Age	\$500	\$750	\$1,000	Issue Age	\$500	\$750	\$1,000
Under 55	\$4.60	\$6.90	\$9.20	Under 55	\$8.50	\$12.74	\$17.00
55-59	\$7.10	\$10.64	\$14.20	55-59	\$13.10	\$19.64	\$26.20
60-64	\$11.24	\$16.88	\$22.50	60-64	\$20.80	\$31.20	\$41.60
EMPLOYEE+CHILDREN				FAMILY			
Issue Age	\$500	\$750	\$1,000	Issue Age	\$500	\$750	\$1,000
Under 55	\$6.80	\$10.20	\$13.60	Under 55	\$10.70	\$16.04	\$21.40
55-59	\$8.10	\$12.14	\$16.20	55-59	\$14.10	\$21.14	\$28.20
60-64	\$12.24	\$18.38	\$24.50	60-64	\$21.80	\$32.70	\$43.60
Intensive Care/Coronary Care Rider Monthly Premiums							
EMPLOYEE				EMPLOYEE+SPOUSE			
Issue Age	\$200	\$400	\$600	Issue Age	\$200	\$400	\$600
Under 55	\$1.56	\$3.12	\$4.68	Under 55	\$2.88	\$5.76	\$8.64
55-59	\$3.44	\$6.88	\$10.32	55-59	\$6.36	\$12.72	\$19.08
60-64	\$5.20	\$10.40	\$15.60	60-64	\$9.64	\$19.28	\$28.92
EMPLOYEE+CHILDREN				FAMILY			
Issue Age	\$200	\$400	\$600	Issue Age	\$200	\$400	\$600
Under 55	\$2.08	\$4.16	\$6.24	Under 55	\$3.40	\$6.80	\$10.20
55-59	\$3.92	\$7.84	\$11.76	55-59	\$6.84	\$13.68	\$20.52
60-64	\$6.00	\$12.00	\$18.00	60-64	\$10.44	\$20.88	\$31.32
Heart, Stroke, Coma, Paralysis Rider Monthly Premiums							
EMPLOYEE				EMPLOYEE+SPOUSE			
Issue Age	\$1,000/\$500	\$2,000/\$1,000		Issue Age	\$1,000/\$500	\$2,000/\$1,000	
Under 55	\$0.28	\$0.56		Under 55	\$0.52	\$1.04	
55-59	\$1.12	\$2.24		55-59	\$2.08	\$4.16	
60-64	\$1.80	\$3.60		60-64	\$3.32	\$6.64	
EMPLOYEE+CHILDREN				FAMILY			
Issue Age	\$1,000/\$500	\$2,000/\$1,000		Issue Age	\$1,000/\$500	\$2,000/\$1,000	
Under 55	\$0.28	\$0.56		Under 55	\$0.52	\$1.04	
55-59	\$1.12	\$2.24		55-59	\$2.08	\$4.16	
60-64	\$1.80	\$3.60		60-64	\$3.32	\$6.64	

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