NEW HIRE REGISTRATION – MANDATORY COMPLETION

As part of your benefits package, all Full-Time employees receive \$20,000 Group Term Life and Accidental Death & Dismemberment coverage upon completing 90-days of employment. Premiums are paid for by your employer.

Please complete your Beneficiary designations by clicking your employer's link or scan QR code:

JN GROUP:



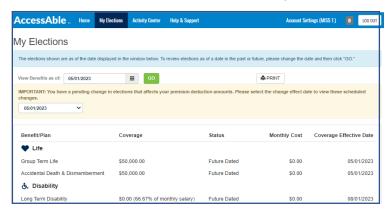
CYCLE CITY:



ENROLL NOW: Add Dependent(s) and walk through your benefit options. Company-paid benefits will already be selected for those working 40+ hours. For voluntary benefits, simply choose a coverage amount or decline.



MY ELECTIONS: Year-round access to review your benefit elections and premiums.



BENEFICIARIES: Year-round access to view, set, or change your beneficiary designations.



Select Primary and Secondary and enter percentages. To add a recipient, click **Add New Beneficiary**. For your convenience, you can **Copy Beneficiary** designations to other benefits and **Submit**.





JN GROUP | CYCLE CITY



ONLINE ENROLLMENT

Complete within 90-days after Hire Date

1 in 8 Americans seek medical attention for nonfatal, unintentional injuries each year.¹

67% of the total costs associated with cancer treatment are nonmedical.²

NEW EMPLOYEE BENEFITS ENROLLMENT

No Medical Questions Asked if you enroll now.

Spouse and child coverage available.

Accident Recovery

An accident can change everything in the blink of an eye. The costs of dealing with a life-altering accident can be overwhelming for those who are unprepared. Bills can pile up quickly, linger for years after an accident, and have a lasting effect on everyone in the household. USAble Life's Accident Plan offers you an additional layer of financial protection and pays you directly in the event of a covered accident.

Critical Illness + Cancer

The overwhelming majority of healthy individuals over age 40 will become critically ill at some point in their future. The costs of treating a critical illness or end-of-life care can be devastating to you and your family's income and life savings if sufficient insurance is not in place. Critical Illness coverage helps with the non-medical costs that often accompany a critical illness diagnosis and treatment, including travel, child care, and other unexpected expenses.

Hospital Care

Unexpected costs due to a hospital stay can wipe out your savings, leaving you to turn to family and friends for help. USAble Life can help pay for expenses not covered by traditional health insurance. Supplement your existing medical coverage with USAble Life's plan, which provides money directly to you to help cover a variety of expenses — medical and non-medical.

Voluntary Group Term Life

If you need additional term life protection for you and your eligible family members, think about USAble Life's affordable Voluntary Group Term Life coverage. You select the benefit amounts to suit your specific situation, and premium payments are made through payroll deduction.

Voluntary Accidental Death & Dismemberment

Voluntary Accidental Death & Dismemberment coverage provides 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.

¹National Safety Council, "Injury Facts", 2015. ²FairHealth®, Consumer Cost Lookup, 2014.

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.