



Voluntary Accidental Death & Dismemberment

Why USAbLe

As Your Comprehensive Benefits Solutions Partner, USAbLe Life offers one-stop shopping that covers all your benefits needs. Our company delivers comprehensive and customized benefit solutions that include a broad product portfolio. Cash payments are made directly to employees when an accident or illness occurs, giving them the freedom to decide how to spend the money. The USAbLe Life team partners with employers to build benefit plans that serve the unique needs of each business.



122,000

There are approximately 122,000 deaths annually due to unintentional injuries.¹

222 visits

There were about 222 visits to U.S. emergency departments every minute during 2007.²

Cash Payments Provide Financial Security

USAbLe Life's Voluntary Accidental Death & Dismemberment (VAD&D) benefit offers financial security to your employees and their families in a time of their greatest need. VAD&D insurance delivers cash payments that protect your employees and their families in the event of an unexpected loss due to accidental death or dismemberment. VAD&D provides full 24-hour protection on or off the job against covered accidents anywhere in the world. What's more, this affordable protection is available through the ease of payroll deduction.

WHAT CAN USABLE LIFE'S VAD&D BE USED FOR?

Our VAD&D coverage can be used to help your family:

- Meet mortgage payments.
- Cover credit card bills.
- Cover everyday expenses such as bills, groceries and more.

EMPLOYEE ELIGIBILITY REQUIREMENTS

You must:

- Be actively at work,
- Work at least 20 hours per week for your employer; and
- Have satisfied the waiting period set by your employer.

Note: No director or officer of the employer will be considered to be an employee unless he meets the above conditions. Retirees, non-employee directors and part-time or seasonal employees are not eligible for coverage. If the employee is not actively at work on the date his insurance, or any increase in insurance is scheduled to take effect, it will be effective on the date the employee returns to work. Restrictions may apply to employees working outside the United States or foreign nationals.

DEPENDENT ELIGIBILITY REQUIREMENTS

Employee VAD&D coverage required for spouse/dependent VAD&D coverage.

Spouse - Your legal spouse, if not legally separated.

Children - Unmarried children less than age 26.* Children also include legally adopted child (or placed for adoption), stepchildren, foster children or any child who lives with you, and depends on you for more than 50% of his support.

**May vary by state of issue.*

¹ The basics of accidental death and dismemberment insurance by Insure.com

² Centers for Disease Control and Prevention, 2007

HIGHLIGHTS INCLUDE:

BENEFIT PAYMENTS	Payments are paid directly to the employee's beneficiary.
EMPLOYEE BENEFIT AMOUNTS	<ul style="list-style-type: none">• Amounts up to \$300,000 are available.• \$10,000 Minimum Benefit.• Benefits available in \$10,000 increments.
SPOUSE BENEFIT AMOUNTS	<ul style="list-style-type: none">• Amounts up to \$300,000 are available.*• Benefits available in \$5,000 increments.
CHILDREN BENEFIT AMOUNTS	Amounts of either \$5,000 or \$10,000 are available for all eligible dependent children.* *Subject to 50% of the employee's elected amount.
COVERED LOSSES	<ul style="list-style-type: none">• Loss of life - 100% of the elected amount.• Loss of two or more members** - 100% of the elected amount.• Loss of one member** - 50% of the elected amount.• Loss of thumb & index finger (same hand) - 25% of the elected amount. <p>If the covered person sustains more than one of the above losses as the result of any one accident, we will pay only the largest amount to which the covered person is entitled.</p> <p>**A member means hand, foot, eyesight, speech or hearing.</p>
INCLUDED BENEFITS	<ul style="list-style-type: none">• Seat Belt Benefit - Additional 10% of the elected amount, not to exceed \$25,000.• Air Bag Benefit - Additional 10% of the elected amount, not to exceed \$10,000.• Coma - 5% a month for up to 11 months.• Repatriation - 10% to \$5,000. <p>Exposure and Disappearance - 100% of the elected amount is payable after 1 year.</p> <p>Additional benefits may be available, review your certificate.</p>
REDUCTIONS	If you or your spouse is still actively at work on a full-time basis, VAD&D benefits reduce to 65% of the pre-age 65 amount at age 65 and 50% at age 70.
TERMINATION	Your insurance will terminate when you are no longer eligible for retire, whichever occurs first. Your dependents' coverage terminates when you or your dependent is no longer eligible or your retirement, whichever occurs first.



AD&D EXCLUSIONS

We will not pay a benefit for a loss caused directly or indirectly by:

- disease, bodily or mental infirmity, or infection (except bacterial infection of a visible injury);
- war or any act of war, or while serving in the armed forces of any country or international authority;
- suicide or intentional, self-inflicted injury, whether sane or insane;
- your active participation in a riot or insurrection;
- your voluntary commission of, or attempting to commit, an assault or a felony; or participating in an illegal occupation;
- your voluntary use of any drug, hallucinogen, controlled substance, or narcotic unless as prescribed by a physician;
- travel or flight in, or descent from, any aircraft unless as a fare paying passenger on a commercial airline flying between established airports on: (a) a scheduled route, or (b) a charter flight;
- your being intoxicated as defined by the laws of the jurisdiction in which the accident occurred. Conviction is not necessary for a determination of being intoxicated.

This brochure provides a very brief description of USABLE Life's VAD&D product. 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 apply and coverage may reduce or terminate due to age or lack of eligibility. If you enroll for coverage, the employer will be furnished with a policy or certificate of insurance for distribution to covered employees. Please read your insurance documents carefully.

