



# 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

USAbLe 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\***
- **Accelerated benefits** for terminal illness

▼ **Enroll today!**

*This document provides a brief description of USAbLe 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.*

*\*Guaranteed issue amounts available to new hires.*

INTENDED FOR EMPLOYEE USE



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



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



## EMPLOYEE BENEFITS SUMMARY | 50045089

### ISLANDS SKILLED NURSING & REHABILITATION, LLC

FOR ALL ELIGIBLE FULL-TIME EMPLOYEES

#### VOLUNTARY GROUP TERM LIFE

EMPLOYER CONTRIBUTION: 0%

**VOLUNTARY GROUP TERM LIFE (VGTL)** If you need additional term life protection for you and your eligible family members, think about US Able Life's low cost VGTL coverage. You select the benefit amounts to suit your specific situation and premium payments are made through payroll deduction.

**Employee:** If you are age 69 or younger, you may be eligible to purchase coverage in units of \$10,000 to a maximum of \$300,000 with evidence of insurability. [New hires may enroll in up to \\$100,000 without evidence of insurability](#) if enrolling during the first 30-days of employment and/or your first Open Enrollment. Coverage cannot exceed 5.0 times your Basic Annual Earnings.

*Benefits reduce, based on your age, to 65% at age 65, to 50% at age 70, and terminate when you are no longer eligible or your retirement, whichever occurs first. Reductions occur at the Policy Anniversary.*

**Spouse:** If you have purchased Voluntary GTL for yourself, you may be eligible to purchase coverage for your spouse, age 69 or younger, in units of \$5,000 to a maximum of \$150,000 with evidence of insurability. [New hires may enroll in up to \\$30,000 without evidence of insurability](#). Coverage cannot exceed 50% of your benefit.

*Benefits reduce, based on spouse's age, to 65% at age 65, to 50% at age 70, and terminate when you are no longer eligible or your retirement, whichever occurs first. Reductions occur at the Policy Anniversary.*

**Child:** If you have purchased Voluntary GTL for yourself, you may be eligible to purchase coverage for your eligible children between the ages of 6 months and 26 years in \$5,000 or \$10,000 increments. [New hires may enroll in up to \\$10,000 without evidence of insurability](#). Benefits reduce to \$1,000 for children from birth to 6 months.

*Benefits terminate when they are no longer eligible, or at the termination of your eligibility, whichever occurs first.*

#### VOLUNTARY GROUP TERM LIFE ALSO INCLUDES THE FOLLOWING:

- Accelerated Benefit
- Dignity Planner
- Portability
- Extended Life Insurance Benefit (Waiver of Premium)

#### VOLUNTARY ACCIDENTAL DEATH AND DISMEMBERMENT

EMPLOYER CONTRIBUTION: 0%

**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.

**Employee:** You may purchase coverage in units of \$10,000 to a maximum of \$300,000 without evidence of insurability. Coverage cannot exceed 5.0 times your Basic Annual Earnings.

*Benefits reduce, based on your age, to 65% at age 65, to 50% at age 70, and terminate when you are no longer eligible or your retirement, whichever occurs first. Reductions occur at the Policy Anniversary.*

**Spouse:** If you have purchased Voluntary AD&D for yourself, you may purchase coverage for your eligible spouse in units of \$5,000 to a maximum of \$150,000 without evidence of insurability. Coverage cannot exceed 50% of your benefit.

*Benefits reduce, based on spouse's age, to 65% at age 65, to 50% at age 70, and terminate when you are no longer eligible or your retirement, whichever occurs first. Reductions occur at the Policy Anniversary.*

**Child:** If you have purchased Voluntary AD&D for yourself, you may purchase coverage for your eligible children between the ages of 6 months and 26 years from \$5,000 to \$10,000 in increments of \$5,000. Benefits reduce to \$1,000 for children from live birth to 6 months.

*Benefits terminate when they are no longer eligible, or at the termination of your eligibility, whichever occurs first.*

#### VOLUNTARY ACCIDENTAL DEATH AND DISMEMBERMENT ALSO INCLUDES THE FOLLOWING:

- Coma Benefit
- Exposure & Disappearance Benefit
- Repatriation Benefit
- Safety Equipment Benefit
- Total Loss of Use Benefit



MONTHLY PREMIUMS											
Applying for coverage after your initial offer or over the guaranteed issue amounts will require evidence of medical insurability.											
New Hire Guaranteed Issue maximum is \$100,000 through age 69; Spouse is \$30,000 through age 69; Child is \$10,000 through age 26											
Spouse Premiums are determined by Spouse's age											
Increments highlighted in grey are for spouse only, and the maximum benefit for the spouse is \$150,000											

Voluntary Group Term Life CHILD	\$5,000	\$0.80	Voluntary Accidental Death & Dismemberment (VADD) Max coverage for Employee and Spouse is \$300,000; Child is \$10,000 EMPLOYEE, SPOUSE, & CHILD PER \$1,000	\$0.03
	\$10,000	\$1.60		

Benefit Units	Voluntary Group Term Life (VGTL)										
	UNDER 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$5,000	\$0.300	\$0.300	\$0.400	\$0.500	\$0.700	\$1.400	\$1.900	\$2.800	\$4.000	\$6.400	\$10.300
\$10,000	\$0.600	\$0.600	\$0.800	\$1.000	\$1.400	\$2.800	\$3.800	\$5.600	\$8.000	\$12.800	\$20.600
\$15,000	\$0.900	\$0.900	\$1.200	\$1.500	\$2.100	\$4.200	\$5.700	\$8.400	\$12.000	\$19.200	\$30.900
\$20,000	\$1.200	\$1.200	\$1.600	\$2.000	\$2.800	\$5.600	\$7.600	\$11.200	\$16.000	\$25.600	\$41.200
\$25,000	\$1.500	\$1.500	\$2.000	\$2.500	\$3.500	\$7.000	\$9.500	\$14.000	\$20.000	\$32.000	\$51.500
\$30,000	\$1.800	\$1.800	\$2.400	\$3.000	\$4.200	\$8.400	\$11.400	\$16.800	\$24.000	\$38.400	\$61.800
\$35,000	\$2.100	\$2.100	\$2.800	\$3.500	\$4.900	\$9.800	\$13.300	\$19.600	\$28.000	\$44.800	\$72.100
\$40,000	\$2.400	\$2.400	\$3.200	\$4.000	\$5.600	\$11.200	\$15.200	\$22.400	\$32.000	\$51.200	\$82.400
\$45,000	\$2.700	\$2.700	\$3.600	\$4.500	\$6.300	\$12.600	\$17.100	\$25.200	\$36.000	\$57.600	\$92.700
\$50,000	\$3.000	\$3.000	\$4.000	\$5.000	\$7.000	\$14.000	\$19.000	\$28.000	\$40.000	\$64.000	\$103.000
\$55,000	\$3.300	\$3.300	\$4.400	\$5.500	\$7.700	\$15.400	\$20.900	\$30.800	\$44.000	\$70.400	\$113.300
\$60,000	\$3.600	\$3.600	\$4.800	\$6.000	\$8.400	\$16.800	\$22.800	\$33.600	\$48.000	\$76.800	\$123.600
\$65,000	\$3.900	\$3.900	\$5.200	\$6.500	\$9.100	\$18.200	\$24.700	\$36.400	\$52.000	\$83.200	\$133.900
\$70,000	\$4.200	\$4.200	\$5.600	\$7.000	\$9.800	\$19.600	\$26.600	\$39.200	\$56.000	\$89.600	\$144.200
\$75,000	\$4.500	\$4.500	\$6.000	\$7.500	\$10.500	\$21.000	\$28.500	\$42.000	\$60.000	\$96.000	\$154.500
\$80,000	\$4.800	\$4.800	\$6.400	\$8.000	\$11.200	\$22.400	\$30.400	\$44.800	\$64.000	\$102.400	\$164.800
\$85,000	\$5.100	\$5.100	\$6.800	\$8.500	\$11.900	\$23.800	\$32.300	\$47.600	\$68.000	\$108.800	\$175.100
\$90,000	\$5.400	\$5.400	\$7.200	\$9.000	\$12.600	\$25.200	\$34.200	\$50.400	\$72.000	\$115.200	\$185.400
\$95,000	\$5.700	\$5.700	\$7.600	\$9.500	\$13.300	\$26.600	\$36.100	\$53.200	\$76.000	\$121.600	\$195.700
\$100,000	\$6.000	\$6.000	\$8.000	\$10.000	\$14.000	\$28.000	\$38.000	\$56.000	\$80.000	\$128.000	\$206.000
\$105,000	\$6.300	\$6.300	\$8.400	\$10.500	\$14.700	\$29.400	\$39.900	\$58.800	\$84.000	\$134.400	\$216.300
\$110,000	\$6.600	\$6.600	\$8.800	\$11.000	\$15.400	\$30.800	\$41.800	\$61.600	\$88.000	\$140.800	\$226.600



ISLANDS SKILLED NURSING REHABILITATION, LLC  
VGTL + VADD

<b>\$115,000</b>	\$6.900	\$6.900	\$9.200	\$11.500	\$16.100	\$32.200	\$43.700	\$64.400	\$92.000	\$147.200	\$236.900
<b>\$120,000</b>	\$7.200	\$7.200	\$9.600	\$12.000	\$16.800	\$33.600	\$45.600	\$67.200	\$96.000	\$153.600	\$247.200
<b>\$125,000</b>	\$7.500	\$7.500	\$10.000	\$12.500	\$17.500	\$35.000	\$47.500	\$70.000	\$100.000	\$160.000	\$257.500
<b>\$130,000</b>	\$7.800	\$7.800	\$10.400	\$13.000	\$18.200	\$36.400	\$49.400	\$72.800	\$104.000	\$166.400	\$267.800
<b>\$135,000</b>	\$8.100	\$8.100	\$10.800	\$13.500	\$18.900	\$37.800	\$51.300	\$75.600	\$108.000	\$172.800	\$278.100
<b>\$140,000</b>	\$8.400	\$8.400	\$11.200	\$14.000	\$19.600	\$39.200	\$53.200	\$78.400	\$112.000	\$179.200	\$288.400
<b>\$145,000</b>	\$8.700	\$8.700	\$11.600	\$14.500	\$20.300	\$40.600	\$55.100	\$81.200	\$116.000	\$185.600	\$298.700
<b>\$150,000</b>	\$9.000	\$9.000	\$12.000	\$15.000	\$21.000	\$42.000	\$57.000	\$84.000	\$120.000	\$192.000	\$309.000
<b>\$160,000</b>	\$9.600	\$9.600	\$12.800	\$16.000	\$22.400	\$44.800	\$60.800	\$89.600	\$128.000	\$204.800	\$329.600
<b>\$170,000</b>	\$10.200	\$10.200	\$13.600	\$17.000	\$23.800	\$47.600	\$64.600	\$95.200	\$136.000	\$217.600	\$350.200
<b>\$180,000</b>	\$10.800	\$10.800	\$14.400	\$18.000	\$25.200	\$50.400	\$68.400	\$100.800	\$144.000	\$230.400	\$370.800
<b>\$190,000</b>	\$11.400	\$11.400	\$15.200	\$19.000	\$26.600	\$53.200	\$72.200	\$106.400	\$152.000	\$243.200	\$391.400
<b>\$200,000</b>	\$12.000	\$12.000	\$16.000	\$20.000	\$28.000	\$56.000	\$76.000	\$112.000	\$160.000	\$256.000	\$412.000
<b>\$210,000</b>	\$12.600	\$12.600	\$16.800	\$21.000	\$29.400	\$58.800	\$79.800	\$117.600	\$168.000	\$268.800	\$432.600
<b>\$220,000</b>	\$13.200	\$13.200	\$17.600	\$22.000	\$30.800	\$61.600	\$83.600	\$123.200	\$176.000	\$281.600	\$453.200
<b>\$230,000</b>	\$13.800	\$13.800	\$18.400	\$23.000	\$32.200	\$64.400	\$87.400	\$128.800	\$184.000	\$294.400	\$473.800
<b>\$240,000</b>	\$14.400	\$14.400	\$19.200	\$24.000	\$33.600	\$67.200	\$91.200	\$134.400	\$192.000	\$307.200	\$494.400
<b>\$250,000</b>	\$15.000	\$15.000	\$20.000	\$25.000	\$35.000	\$70.000	\$95.000	\$140.000	\$200.000	\$320.000	\$515.000
<b>\$260,000</b>	\$15.600	\$15.600	\$20.800	\$26.000	\$36.400	\$72.800	\$98.800	\$145.600	\$208.000	\$332.800	\$535.600
<b>\$270,000</b>	\$16.200	\$16.200	\$21.600	\$27.000	\$37.800	\$75.600	\$102.600	\$151.200	\$216.000	\$345.600	\$556.200
<b>\$280,000</b>	\$16.800	\$16.800	\$22.400	\$28.000	\$39.200	\$78.400	\$106.400	\$156.800	\$224.000	\$358.400	\$576.800
<b>\$290,000</b>	\$17.400	\$17.400	\$23.200	\$29.000	\$40.600	\$81.200	\$110.200	\$162.400	\$232.000	\$371.200	\$597.400
<b>\$300,000</b>	\$18.000	\$18.000	\$24.000	\$30.000	\$42.000	\$84.000	\$114.000	\$168.000	\$240.000	\$384.000	\$618.000

Important Note: The above rates are subject to change. The rates shown here are meant as an illustration for you to determine the approximate deduction you may expect to see each paycheck. Due to the rounding of rates, these deductions will vary, though differences should be slight. This is not part of an insurance policy and only the actual provisions of an issued policy control. US Able Life's policies set forth the rights and obligations of covered persons and US Able Life. Please be aware that certain limitations and exclusions apply and that benefits may reduce or terminate. If you enroll for coverage, you will be provided with a certificate of insurance. Please read your certificate carefully.