



# NO MEDICAL QUESTIONS ASKED\* DURING THIS OPEN ENROLLMENT ONLY

**\*GUARANTEED ISSUE MAXIMUM: EMPLOYEE: \$80,000 | SPOUSE: \$30,000 | CHILD: \$10,000**

*\*with 15% employee participation; Employees and spouses will be subject to medical evidence of insurability during future enrollments.*

**ENROLL ONLINE**



**June 5 - 16th**

## NEW! VOLUNTARY GROUP TERM LIFE (VGTL) INSURANCE

If you need additional life insurance protection for you and your eligible family members, think about low cost VGTL coverage. You select the benefit amount to suit your specific situation, and premium payments are made through payroll deduction. Protection is issued on a 24-hour basis and covers you anywhere in the world.

## SAMPLE VGTL MONTHLY PREMIUMS

	under 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
<b>\$30,000</b>	\$ 2.40	\$ 3.00	\$ 3.00	\$ 4.20	\$ 4.80	\$ 7.80	\$ 13.20	\$ 21.00	\$ 22.20	\$ 38.40	\$183.00
<b>\$80,000</b>	\$ 6.40	\$ 8.00	\$ 8.00	\$ 11.20	\$ 12.80	\$ 20.80	\$ 35.20	\$ 56.00	\$ 59.20	\$ 102.40	\$488.00
<b>\$150,000</b>	\$ 12.00	\$ 15.00	\$ 15.00	\$ 21.00	\$ 24.00	\$ 39.00	\$ 66.00	\$ 105.00	\$ 111.00	\$ 192.00	\$915.00

*This benefit summary provides a very brief description of US Able Life's insurance products. This is not 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 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.*

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**Employee:** If you are age 69 or younger, you may purchase coverage in units of \$10,000 to a maximum of \$80,000 without medical evidence of insurability\*. Coverage over these amounts to a maximum of \$300,000 may be available with medical evidence of insurability. Policyholders may increase an additional \$10,000 without medical evidence of insurability, up to GI maximum, at future annual enrollments.

**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 \$30,000 without medical evidence of insurability\*. Coverage over these amounts to a maximum of \$150,000 may be available with medical evidence of insurability. Coverage cannot exceed 50% of your benefit. Policyholders may increase an additional \$5,000 without medical evidence of insurability, up to GI maximum, at future annual enrollments.

**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.

*Benefits reduce by 33% at your age 65, to 67% at your age 70, and terminate when you are no longer eligible or your retirement, whichever occurs first. Children's coverage terminates when they are no longer eligible, or at the termination of your eligibility, whichever occurs first. No portability.*

Voluntary Group Term Life	
Spouse premium determined by spouse age	
Monthly Premiums per \$10,000 Unit	
Under 25	\$0.80
25-29	\$1.00
30-34	\$1.00
35-39	\$1.40
40-44	\$1.60
45-49	\$2.60
50-54	\$4.40
55-59	\$7.00
60-64	\$7.40
65-69	\$12.80
70 and Over	\$61.00
Children's Monthly Premium per \$10,000 Unit	
\$1.40	

## NEW! 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.

Voluntary Accidental Death & Dismemberment	
Monthly Premiums per \$10,000 Unit	
Employee	\$0.40
Spouse	\$0.40
Children	\$0.40

SCAN TO WATCH PRESENTATION:



*These rates are subject to change. This is not part of 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 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.*

*\*Guaranteed Issue is the maximum amount of coverage eligible employees can apply for during their initial enrollment without having to answer medical questions; 15% participation required.*