

VOLUNTARY GROUP TERM LIFE (VGTL)

If you need additional term life protection for you and your eligible family members, think about 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 purchase coverage in units of \$10,000 to a maximum of \$300,000 with medical evidence of insurability. Coverage cannot exceed five (5) times your Basic Annual Earnings. *If this is your first Open Enrollment, you may purchase up to a maximum of \$100,000 without medical evidence of insurability.*

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, from a minimum of \$5,000 to a maximum \$150,000 with medical evidence of insurability. Coverage cannot exceed 50% of your benefit. *If this is your first Open Enrollment, you may purchase up to a maximum of \$30,000 without medical evidence of insurability.*

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 with medical evidence of insurability. Benefits are reduced to \$1,000 for children from birth to age 6 months. *If this is your first Open Enrollment, you may purchase up to maximum of \$10,000 without medical evidence of insurability.*

Benefits reduce to 65% at your age 65, to 50% 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.

Voluntary Group Term Life	
Spouse premium determined by spouse's age	
Monthly Premiums per \$10,000 Unit	
Under 25	\$0.46
25-29	\$0.50
30-34	\$0.70
35-39	\$1.06
40-44	\$1.68
45-49	\$2.88
50-54	\$4.06
55-59	\$6.32
60-64	\$7.32
65-69	\$12.26
70 and Over	\$36.35
Children's Monthly Premium per \$10,000 Unit	
\$1.66	

VOLUNTARY ACCIDENTAL DEATH & DISMEMBERMENT (VADD)

Voluntary Accidental Death & Dismemberment 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.

Voluntary Accidental Death & Dismemberment	
Monthly Premiums per \$10,000 Unit	
Employee	\$0.30
Spouse	\$0.30
Children	\$0.30

These rates are subject to change. 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.

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