



EMPLOYEE BENEFITS SUMMARY 2018 | INSURANCE TRUST

FOR ALL PARTICIPATING EMPLOYERS

GROUP TERM LIFE & ACCIDENTAL DEATH AND DISMEMBERMENT

ER CONTRIBUTION: 100%

EE CONTRIBUTION: 0%

AMOUNT OF COVERAGE: Pays a benefit of \$20,000

Benefits reduce to 65% at your age 65, to 50% at your age 70, to 30% at your age 75, to 20% at your age 80, and terminate when you are no longer eligible or your retirement, whichever occurs first.

GROUP TERM LIFE insurance is designed to provide benefits to your designated beneficiary for loss of life.

GROUP TERM LIFE ALSO INCLUDES THE FOLLOWING:

- Accelerated Benefit
- Extended Life Insurance Benefit (Waiver of Premium)
- Domestic Partner

ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) is payable, if within 365 days of a covered accident, you suffer loss of life or dismemberment. AD&D provides protection for losses occurring on or off the job.

AD&D ALSO INCLUDES THE FOLLOWING:

- Coma Benefit
- Exposure & Disappearance Benefit
- Repatriation Benefit
- Seat Belt/Air Bag Benefit
- Domestic Partner
- Paralysis Benefit
- Spouse Training Benefit
- Felonious Assault Benefit
- Special Education Benefit
- Child Care Center Benefit

IMPORTANT NOTE

If you are not actively at work on the date your insurance or any increase in insurance is scheduled to take effect, the coverage or increase in coverage will take effect on the day you return to active work. 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.