

A black and white photograph of five educators walking outdoors. They are dressed in professional attire, including blouses, jackets, and a suit. They are smiling and appear to be in a positive mood. A blue banner is overlaid on the image with the text "EDUCATOR'S LONG TERM DISABILITY INSURANCE".

EDUCATOR'S LONG TERM DISABILITY INSURANCE

Educator's Long Term Disability insurance — planning ahead for the unpredictable

Live life. You're covered.®

The bills don't stop when you can't work due to an accident, injury, or illness. US Able Life's Educator's Long Term Disability insurance helps you prepare for the unexpected. It lets you protect your financial future with coverage that pays a portion of your wages while you work to get well. Your benefits continue until you are no longer disabled or until you reach the end of the policy's maximum benefit period.

Benefits are paid directly to you, so you can use the money for whatever you need — from medical expenses to groceries; the choice is yours.

When it comes to disability insurance, Educator's Long Term Disability insurance is the best of both worlds — a unique blend of short term and long term disability insurance plans. With unique benefit options and additional features, such as a hospital confinement benefit, you can build an insurance plan that meets your needs. We know you count on your paycheck. That's why when you become eligible for benefits, US Able Life has a team ready to help every step of the way.

PRODUCT HIGHLIGHTS

- *Educator's Long Term Disability insurance is available for groups in Tennessee*
- *Pays cash directly to you*
- *Protects your income*
- *Fast claims approval*
- *Waiver of premium*
- *Multiple plan options available*
- *Benefits are not reduced by amounts received from Tennessee Local Education Agencies Parental Paid Leave*
- *Benefits include: pregnancy, disability, partial disability, accidental death, human organ transplant, and/or doctor bill*



Educator's Long Term Disability Plan benefits

Monthly premium is calculated by income bracket, the elimination period selected, and benefits included in your plan, which is selected at the time of enrollment and approved by USABLE Life. Please reference rate sheets to calculate your monthly premium.

Benefits include:

- A **pregnancy benefit** that protects your income in case of disability due to pregnancy and will be paid as any other covered sickness.
- A **disability benefit** that pays a monthly benefit if you are totally disabled and under a doctor's care, including disability due to childbirth and pregnancy complications. Disability benefits for accident and sickness vary for this plan. Please speak with your USABLE Life representative to determine which options are available to you.

If you are disabled and confined to a hospital, increased benefits (less other income benefits) are paid for a period of up to 60 days. The monthly hospital confinement benefit is paid in lieu of the total disability monthly benefit and counts toward the exhaustion of the maximum benefit period for total disability monthly benefits.

- A **partial disability¹ benefit** that pays a monthly benefit if you are partially disabled within 31 days of the date your total disability ceases, for which benefits are payable as a result of a sickness or injury that caused your total disability. You must be earning less than 80% of your pre-disability salary to qualify for this benefit.

Your Educator's Long Term Disability benefit will not be reduced unless the sum of your benefit, income from your work, and other disability income benefits exceed 100% of your pre-disability income.

- An **accidental death benefit** that pays benefits if you suffer a loss of life due to a covered accidental injury that occurred while your coverage was in force, provided the death was within 90 days of the date of the covered accident and is independent of all other causes. The accidental death benefit will not cover any loss caused directly or indirectly by disease, bodily or mental infirmity, or infection, except bacterial infection of a visible injury.
- A **human organ transplant benefit** that pays you a lump sum of \$50,000 for qualifying organ transplant,² which occurs prior to age 70.

An additional benefit of \$50,000 may be paid to the beneficiary if you die after 30 days but within 365 days from the date of the covered transplant procedure for which a benefit has been paid if death is due to a transplant-related cause. Payment of any benefit paid under the human organ transplant benefit will only be paid once, regardless of the number of transplant procedures or the number of policies you may have with USABLE Life. During the first 12 months of coverage, this benefit will not be payable for pre-existing conditions within a 12-month period prior to your effective date of coverage.

- A **doctor bill benefit** that pays doctor bills up to \$50 for a non-disabling injury and up to \$25 for a sickness. You must be disabled at least one full day and visit the doctor on the day disabled. The doctor bill benefit is not payable if you receive regular disability benefits for the same sickness or injury.



Eligibility and effective date

All active, full-time employees working 20 or more hours per week for an employer offering this coverage are eligible.³

Your coverage will be effective on the later of the following dates: the first of the month following approval of your application by our underwriting department, the effective date of the group policy, or the date assigned by your employer. The effective date of any initial, increased, or additional insurance will be delayed if you are not actively at work due to disability. In this case, the initial, increased, or additional insurance will be effective on the date you return to full-time active employment.

When your application is approved, you will receive a certificate of coverage in the mail, which will further explain your benefits. If you do not receive your certificate, please contact our Customer Service department at 800-370-5856.

If there has been a change in your health status between the time you completed your application and your effective date, coverage may be delayed. Please resubmit a new application indicating the change in health status. Insurance will not be effective until a certificate has been issued and the first premium paid.

Benefit duration

Disabilities beginning at age 60 or older will be paid according to the group policy. If you are a full-time active employee, the monthly benefit for a disability beginning before age 60 will be paid for up to 12 months while you are unable to perform all of the material and substantial duties of your occupation. After benefits have been paid for 12 months, benefits will continue up to age 65 if you are unable to perform with reasonable continuity all of the material and substantial duties from any occupation for which you become reasonably fitted by training, education, experience, age, and physical and mental capacity. Benefits begin after the completion of the elimination period.

Benefit reductions

- Your disability benefits will be reduced by any other income you receive or are eligible to receive. Examples of other income include, but are not limited to, Workers' Compensation or similar law, any other group disability plan, benefits received from your employer's retirement plan for disability or retirement, the amount of disability and/or retirement benefits (reduced or unreduced) from the United States Social Security Act, or any similar plan for disability received by you or your dependents as a result of your disability. Benefits are not reduced by paid sick leave or Tennessee Local Education Agencies Parental Paid Leave
- Your benefit will never be less than \$50 or 10% of your monthly disability benefit, whichever is less.
- At your option, you may choose to have your disability benefits reduced by an estimate of your Social Security benefits to prevent an overpayment to you, which must be repaid. If your disability payments have been reduced at your option, and you provide proof that you are not eligible to receive other income benefits, you will receive an immediate lump sum reimbursement. Plan Feature: Disability benefits will not coordinate with sick leave.
- In the event of an overpayment of disability benefits resulting from a retroactive award of other income benefits, you will be required to reimburse USABLE Life within 60 days, or we have the right to reduce future benefits until such reimbursement is received. We also have the right to recover any overpayment from your estate in the event of your death.

Pre-existing conditions

This plan pays a limited benefit for pre-existing conditions. A pre-existing condition means a sickness or injury for which you were treated within 12 months prior to the effective date of your coverage or the date of an increase in coverage. If you become disabled due to a pre-existing condition during the first year of coverage, or any increase in coverage, benefits will not exceed an amount equal to one month's regular disability benefit unless you have gone three consecutive months treatment free after your coverage effective date or the date of any increase in coverage. After one year, the pre-existing condition limitation will no longer apply, and all conditions will be covered unless excluded or limited elsewhere.

Mental illness limitations

Mental illness and nervous conditions are covered for the first 24 months, with some limitations. Benefits are payable beyond 24 months only if you are hospitalized or institutionalized at the time you reach the 24-month maximum. The monthly benefits will be paid during the confinement. Please refer to the Master Policy for further explanation of these benefits.

Important claim filing information

USable Life strives to give our customers professional and efficient service when handling claims. You can assist us in this effort by timely submission of claims information and reviewing your claim for completeness and accuracy. Please remember if you become disabled during the pre-existing condition exclusion period and/or the contestable period of coverage, your claim review may require that we obtain your medical records. Unfortunately, this could result in a delay in processing your claim. USable Life wishes to assure you that we will do everything possible to expedite our claim decision.

Limitations and exclusions

- This policy will not cover any disability due to:
 - War, declared or undeclared, or any act of war
 - Suicide or intentionally self-inflicted injuries
 - Active participation in a riot
 - The commission or attempted commission of a felony by the insured
 - Accident occurring or sickness contracted while in the service of the armed forces of any country
 - Participation in a sport or contest of speed, parachuting, or hang gliding
 - Being intoxicated or under the influence of any narcotic unless administered on the advice of a physician
 - Accidental injury occurring while the insured is riding in or descending from any aircraft or other device for air travel, except while riding as a fare-paying passenger on a commercial airline flying on a regularly scheduled route, or as a passenger for transportation only and not as a pilot or crew member nor for the performance of any duty of his occupation connected with such flight
 - Elective or cosmetic surgery
 - Loss of professional license, occupational license, or certification
- The monthly benefit will cease on the earliest of:
 - The date the insured is no longer disabled under the terms and provisions of this policy
 - The date the insured dies
 - The end of the maximum benefit period
 - The date the insured's current earnings exceed 85% of his pre-disability earnings

Contact your USable Life representative today!

This document provides a brief description of USable Life's Educator's Long Term Disability insurance. This is not an insurance policy. Limitations and exclusions may apply and coverage may be reduced or terminated due to lack of eligibility. Mental illness and nervous conditions are covered for the first 24 months, with some limitations. Benefits received under the policy may be taxable. You should consult your tax advisor to determine whether or not payments received are subject to taxation. Please read the insurance certificate carefully.

¹Partial disability means you are able to perform one or more, but not all, of the material and substantial duties of any occupation on a full- or part-time basis or are able to perform all of the material and substantial duties of any occupation on a part-time basis.

²A qualifying organ transplant includes: heart, lung (single and double), heart/lung, liver, pancreas, and pancreas/kidney organ transplant procedures. An organ transplant is completely performed if you receive the human donor organ. Transplants of the kidney(s) alone are not covered.

³Full-time positions include: administrative, certified, clerical, teacher's aide, bus driver, food service, maintenance, or custodian. If approved, you may continue your coverage until age 70, provided you are still actively at work, your premium is paid, and the group policyholder and USable Life agree to continue the plan.

USable LifeSM and Live life. You're covered.[®] are used with the consent of USable Mutual Insurance Company.

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