

SMALL GROUP INSURANCE PLANS



A small group insurance package designed to meet your employees' needs

Live life. You're covered.®

For over 40 years, USABLE Life has been a trusted name among elite carriers in life and disability insurance. Our financial strength and stability provides you with the security you need in an insurance partner.

We offer the advanced expertise and capabilities of a major carrier without treating you like just another number. We work hard to deliver the highest quality of financial security to our customers when they need us the most and can be relied upon to pay claims quickly and accurately. It is our top priority to make a meaningful difference and provide an exceptional customer experience for you and your employees.

You are our priority

We know that protecting your company and its employees is a critical responsibility. Taking care of employees is more than providing a safe place to work; it's also about offering

employees and their families protection outside the workplace. While helping recruit and retain the talent you need to succeed, Group Term Life and Disability insurance protect your employee investment.

You can trust us with your benefit needs

Choose an insurance company that has your best interests in mind.

USABLE Life is financially strong and takes pride in its ability to deliver on its promise to help secure your employees' financial future and protect your corporate investments.

Consistently high service delivery

The exceptional, high-quality service for which we are known is an outcome of the value we place on our teammates. Our customer care, membership, and enrollment teams are known for their efficiency and ability to over-deliver for customers.

PRODUCT HIGHLIGHTS

- *Small group package is available for Idaho, Oregon, Utah, and Washington groups with 2-50 employees*
- *Coverage for employees for as little as \$7.54 per month*
- *Small group insurance package includes:*
 - *Group Term Life (GTL) options for employees, spouse, and dependent(s), Accidental Death & Dismemberment (AD&D), and Long Term Disability (LTD) insurance*
- *Value-added services*
 - *AXA Travel Assistance, Identity Theft Assistance, Beneficiary Assistance, Dignity Funeral Planner service*

Additional flexible plan designs

For additional options, please visit USABLELife.com/sales/nw.



Small Group Insurance Package Plans	(2-50 employees)					
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
Group Term Life	GTL Plans			GTL + LTD Plans		
	\$20,000	\$30,000	\$50,000	\$20,000	\$30,000	\$50,000
\$10,000 spouse coverage	✓	✓	✓	✓	✓	✓
\$5,000 dependent(s) coverage (6 mos.+) ¹	✓	✓	✓	✓	✓	✓
Accelerated Death Benefit	✓	✓	✓	✓	✓	✓
Waiver of premium	✓	✓	✓	✓	✓	✓
Travel Assistance ²	✓	✓	✓	✓	✓	✓
Identity Theft Assistance ²	✓	✓	✓	✓	✓	✓
The Dignity Planner ³	✓	✓	✓	✓	✓	✓
Beneficiary Assistance ⁴	✓	✓	✓	✓	✓	✓
Accidental Death & Dismemberment	\$20,000	\$30,000	\$50,000	\$20,000	\$30,000	\$50,000
Long Term Disability	N/A	N/A	N/A	\$2,000 ⁵	\$2,000 ⁵	\$2,000 ⁵
Benefit duration ⁶	N/A	N/A	N/A	5 years	5 years	5 years
Elimination period	N/A	N/A	N/A	90 days	90 days	90 days
Employee monthly rate	\$7.54	\$10.54	\$16.54	\$19.87	\$22.87	\$28.87

Exceptions and limitations

- Minimum size group: Two lives.
- Participation: 100% employer contribution, there must be 100% employee participation.
- Eligibility: Employees must be actively at work, earning an income from the employer, working at least 25 hours or more per week.
- Guaranteed issue amount: All coverage is issued on a guaranteed issue basis. Pre-existing limitations apply to disability.
- Standard life provisions: Waiver of premium, conversion privilege, and Accelerated Death Benefit.
- Standard AD&D riders: Seat belt/airbag, helmet, coma, repatriation, exposure, and disappearance.
- Reductions/termination for Life and AD&D: If your employees are still actively at work on a full-time basis, benefits reduce to 65% of the pre-age 65 amount at age 65 and to 50% of the pre-age 65 amount at age 70.
- Disability insurance
 - Waiver of premium
 - Definition of disability: own occupation — 20% earnings lost (80% earnings test)
 - Pre-existing condition limitations: 3/12
 - Mental health and substance abuse: 24 months of benefits
 - Partial disability and work incentive benefit included
- The benefits are provided through a group policy issued to and purchased by the employer on behalf of all the eligible employees.

Value-added services

Travel Assistance²

USABLE Life knows that unexpected events can happen whether your employees are traveling for business or pleasure. That's why we've partnered with AXA Assistance USA Inc. to provide global emergency response and everyday travel assistance to our members, their spouses, and dependent children at no additional cost. Available 24 hours a day, year-round when you travel 100 or more miles from home, AXA services include emergency medical transportation, lost document and luggage tracking, emergency cash advances, multilingual translation, legal referrals, and more. AXA also gives helpful information for travelers through an extensive Travel Web Portal, including medical and security alerts, an online global medical provider directory, and vaccination recommendations.

Identity Theft Assistance²

Each year, an estimated 9 million Americans become victims of identity theft.⁷ Too many of us are vulnerable to this potentially devastating crime. That's why USABLE Life has added AXA's Identity Theft Assistance to your USABLE Life Group Term Life Policy. This service is available to all of your employees, their spouses, and dependent children.

Although it does not provide ID theft protection, the service offers educational information that can help reduce the risk of becoming a victim of identity theft. It also offers step-by-step guidance on what members can do if they become a victim of identity theft.

The Dignity Planner³

USABLE Life is proud to provide The Dignity Planner, which allows your employees to create personalized funeral plans for themselves and their loved ones. Employees choose a location for a memorial and specify desires for burial, cremation, memorial services, charitable donations, flowers, obituaries, and death notices. After building a complete plan, it can be shared with loved ones.

Availability of services, merchandise, and pricing may vary by area and location.

Beneficiary Assistance Program⁴

When people experience loss, they sometimes benefit from a helping hand, and talking with a grief counselor can support them as they heal. Life Insurance through USABLE Life comes with a Beneficiary Assistance Program, providing beneficiaries with grief counseling at no cost. Beneficiaries experiencing a loss or supporting a customer with a terminal illness receive up to three counseling sessions to help support them through the grief process and discuss issues that affect them personally.

Contact your local representative to enroll today

This document provides a brief description of USABLE Life's Group Term Life, Accidental Death & Dismemberment, and 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. Specific industries are not eligible for coverage. Please read the insurance policy carefully.

¹Children from 14 days to 6 months of age have \$500 in coverage.

²USABLE Life has contracted with AXA Assistance USA Inc. to offer the service to our group term life policyholders.

³The Dignity Planner site is provided as a service of the Dignity Memorial® Network, which is comprised of funeral, cremation, and cemetery providers, which are affiliates of Service Corporation International, with corporate offices at 1929 Allen Parkway, Houston, TX 77019. Copyright © SCI Shared Resources LLC. All rights reserved. Availability of services, merchandise, and pricing may vary by area and location.

⁴USABLE Life has contracted with an independent company, Lucet Health, to offer Beneficiary Assistance Program services.

⁵Payable per month, not to exceed 60% of covered earnings.

⁶Reducing benefit duration.

⁷Federal Trade Commission (2009), Retrieved from ftc.gov.

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

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