

LONG TERM DISABILITY INSURANCE



Long Term Disability insurance — protection for the future is attainable

Live life. You're covered.®

Many employers cannot afford to keep an employee on the payroll during an employee's extended absence. Long Term Disability insurance helps protect you and your employees from the impact of a lengthy absence due to a sickness or injury.

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 most valuable asset — employees.

Flexible plan designs

No two companies are alike; neither are employees. USABLE Life offers the protection you want for the company you're running and the lives your employees are living.

Whether employer-paid, shared contribution, or employee-paid, we will work with you to find a solution that best fits your needs. We help you.

Return to work

You want your employees to return to work as soon as possible. Employees may receive up to 100% of pre-disability earnings for a limited time if they return to work while partially disabled.

PRODUCT HIGHLIGHTS

- *Flexible plan designs and easy administration*
- *Fast and accurate claim payments*
- *Return-to-work incentive*
- *Voluntary rehabilitation benefits*



Voluntary rehabilitation benefits

Employees may choose to participate in USAbLe Life's voluntary rehabilitation program. Through workstation modification, job redesign, and new technologies, an employee's ability to work while partially disabled may be enhanced.

Fast and accurate claim payments

USAbLe Life puts your people first and understands that employees count on their paychecks. When employees become disabled, we have a team ready to help every step of the way.

Employee Assistance Program (EAP)*

This service offers access to thousands of helpful resources for your employees and helps reduce absenteeism and enhance employee productivity. Group disability customers have the option of offering online service or an enhanced plan that offers face-to-face counseling.

EAP Online plan includes:

- *More than 10,000 resources available*
- *Will prep toolkit*
- *Sample legal documents*
- *Elder care and child care resources*
- *Chat online with experts to point you in the right direction*

EAP Enhanced plan includes the above benefits plus:

- *Short-term counseling — options for up to four or six visits*
- *BetterHelp Online Therapy*
- *Work-life services*
- *Legal and financial services*
- *Manager/supervisor/HR phone consultation*
- *Formal management referrals*

Contact your USAbLe Life representative today!

This document provides a brief description of USAbLe Life'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. Please read the insurance certificate carefully.

**USAbLe Life has contracted with an independent company, New Directions Behavioral Health, to offer Employee Assistance Program services.*

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

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