

A black and white photograph of a smiling female teacher sitting at a round table with four young children. They are all engaged in a drawing activity, with papers and pencils on the table. The background shows a modern classroom setting with geometric shelves and a climbing wall.

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. USAble 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 an inpatient hospitalization 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, USAble Life has a team ready to help every step of the way.

Eligibility

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

PRODUCT HIGHLIGHTS

- *Pays cash directly to you*
- *Protects your income*
- *Fast claims approval*
- *Waiver of premium*
- *Multiple plan options available*

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 **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.
- A **partial disability 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.
- 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.
- A **human organ transplant benefit** that pays a benefit for any other covered sickness under the plan.
- A **doctor bill benefit** that pays doctor bills up to \$100 for a non-disabling injury and up to \$50 for a sickness.

Optional benefit:

- A **spouse accidental disability benefit** that pays a monthly benefit to you if your spouse is disabled as a result of a non-occupational accident. Your spouse must be working at least 25 hours per week, and must not be covered under any other employer-based disability coverage. Benefits begin on the 31st consecutive day after the injury and may continue for up to two years. An additional premium is required for this optional benefit.

Pre-existing conditions

This plan pays a limited benefit for pre-existing conditions. If you become disabled due to a pre-existing condition during the first year of coverage, or any increase in coverage, a limited benefit will be paid. After one year, the pre-existing condition limitation will no longer apply, and all conditions will be covered unless excluded or limited elsewhere.

A pre-existing condition is defined as 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.

**Full-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.*

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.

INTENDED FOR EMPLOYEE USE

Limitations and exclusions

- This policy will not cover any disability due to:
 - War, declared or undeclared, or any act of war
 - Intentionally self-inflicted injuries
 - Active participation in a riot
 - The commission or attempted commission of a felony by the insured
- 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

Benefit duration

Disabilities beginning at age 60 or after 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.

Contact your USABLE Life representative today!

