

## GROUP TERM LIFE INSURANCE



## Protection for your loved ones — Group Term Life insurance is affordable

### Live life. You're covered.®

For over 40 years, USABLE Life has been a trusted name among elite carriers in life 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 on to pay claims quickly and accurately. It is our top priority to make a meaningful difference in your employees' lives and provide an exceptional customer experience for you and them.

### You are our priority

We know that protecting your company and employees is a critical responsibility. Taking care of employees is more than providing them with 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, Term Life insurance protects your employee investment.

### 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 varied lives of your employees. With USABLE Life's flexible contribution options, you can offer employees tailored financial security at no cost with the option to obtain more coverage based on their needs.

### PRODUCT HIGHLIGHTS

- *Foundation of a competitive employee benefit plan*
- *Easy to enroll*
- *Easy to administer*
- *Provides essential benefits to your employees*



## Family coverage options

Employee protection goes beyond employee coverage. An employee may need coverage for a dependent whose loss would result in financial strain. You can help them protect loved ones by offering optional coverage for spouses and children.

## Accidental Death & Dismemberment

Accidents can happen anytime, anywhere. For pennies on the dollar, Accidental Death & Dismemberment (AD&D) provides an additional layer of protection for employees and their loved ones in the event of an accidental injury or death. Standard benefits apply in instances of coma, disappearance, and repatriation.

## Optional benefit enhancements include:

- Common carrier
- Child care
- Critical burn
- Felonious assault
- Special education
- Home and vehicle modification
- Rehabilitation
- Respite
- Spouse training and education
- HIV or hepatitis

## The Dignity Planner<sup>1</sup>

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.

## Global travel assistance

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.<sup>2</sup> 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 Assistance

Each year, an estimated 9 million Americans become victims of identity theft.<sup>3</sup> Too many of us are vulnerable to this potentially devastating crime. That's why USABLE Life has added AXA's Identity Theft Assistance<sup>2</sup> to your USABLE Life Group Term Life Policy. This service is available to all of your employees, their spouses, and dependent children.

Although it doesn't provide identity 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.

## Beneficiary Assistance Program

When people experience loss, they sometimes benefit from a helping hand. Talking with a grief counselor can support them as they heal. Life insurance through USABLE Life comes with a Beneficiary Assistance Program that provides 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 them through the grief process and discuss issues that affect them.

## Contact your USABLE Life representative today!

*This document provides a brief description of USABLE Life's Term Life and Accidental Death & Dismemberment 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 policy carefully.*

<sup>1</sup>The 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.

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

<sup>3</sup>Federal Trade Commission (2009), Retrieved from [ftc.gov](https://www.ftc.gov).

USABLE Life<sup>SM</sup> and Live life. You're covered.® are used with the consent of USABLE Mutual Insurance Company.

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