

LONG TERM DISABILITY INSURANCE



Long Term Disability insurance — protection for the future is attainable

Live life. You're covered.®

Accidents, injuries, and illnesses aren't convenient. The bills don't stop just because you can't work. The time you need to be out of the office may exceed the length of your short term disability policy.

USABLE Life's Long Term Disability insurance 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 maximum payout.

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 you buy long term disability insurance through your employer, you tap into the power of group purchasing.

You count on your paycheck. When you become eligible for benefits, USABLE Life has a team ready to help every step of the way.

They understand that Social Security approval takes time and may be able to pay your total monthly benefit amount while you're waiting (once approved, you reimburse USABLE Life for those payments). If you choose to participate, a voluntary rehabilitation program may help you get back to work more quickly.

Talk to a Human Resources representative about your upcoming benefits enrollment.

PRODUCT HIGHLIGHTS

- *Protect your income and maintain your lifestyle*
- *Financial protection at group rates*
- *Fast claims approval with monthly benefits*
- *Social Security claims and appeals support*

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 policy carefully.

INTENDED FOR EMPLOYEE USE

