

VOLUNTARY ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE



Voluntary Accidental Death & Dismemberment insurance is reasonable

Providing added protection

No one wants to think about life without a loved one, and no one wants to leave their loved ones responsible for debts or funeral expenses.

You work hard to provide for your family's financial security. If someone could suffer financially in the event of your death, you need life insurance.

USABLE Life's Voluntary Accidental Death & Dismemberment (VAD&D) coverage provides a layer of protection for you and your loved ones in the event of an accidental injury or death.

When you buy VAD&D insurance through your employer, you tap into the power of group purchasing at more affordable rates.

The level of protection you choose should be determined by the life you're living. If you have dependents, protect your family to the fullest by insuring your spouse and children.

The Life Insurance Marketing & Research Association® suggests:

- If you have few debts and dependents, multiply your annual income x 7
- If you have a large family or debts, multiply your annual income x 10

PRODUCT HIGHLIGHTS

- Choose the amount you need
- Coverage at affordable group rates
- No questionnaire, physicals, or blood work*



Eligibility

You must be actively at work for at least the minimum number of hours required and have satisfied the waiting period for your employer's plan. Eligible dependents include legal spouse (if not legally separated) and children under the age of 26 (may vary by state of issue).

Benefits	
Coma	Pays VAD&D benefit in monthly installments if you become comatose.
Seat Belt/Air Bag/Helmet	Pays an additional benefit if loss occurs while a safety device is in use.
Repatriation	Pays a percentage of the VAD&D benefit for actual expenses incurred for the preparation and transportation of the covered person's remains to the mortuary.
Exposure/Disappearance	Pays VAD&D benefit for loss of life due to exposure or disappearance if not found within one year.
Loss of use	Pays a percentage of the VAD&D benefit if you suffer a loss that results in quadriplegia, paraplegia, hemiplegia, or cognitive defect.

Benefit options	
Critical burn	Pays for critical burns sustained during a covered accident.
Restoration	<ul style="list-style-type: none"> Rehabilitation pays for rehabilitation and/or physical therapy services needed following a covered accident Respite pays for personal care expenses incurred due to a covered accident Home/Vehicle modification pays to assist with any home or primary vehicle modifications needed following a covered accident
Common carrier	Pays double the VAD&D benefit for loss of life as a passenger on air, land, or water transportation.
Felonious assault	Pays if your loss of life occurs during an on-the-job felonious assault. A 24-hour violence option is also available.
HIV/Hepatitis	Pays if you acquire HIV/Hepatitis following an occupational injury.
Special education	Pays for eligible dependents post-secondary education expenses.
Childcare	Pays childcare expenses for eligible dependents.
Spouse training	Pays for an eligible spouse's enrollment in an accredited school.

Contact your USAbLe Life representative today!

This document provides a brief description of USAbLe Life's Voluntary 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.

**Guaranteed issue amounts require no questionnaire, physical exam, or blood work. Amounts above the guaranteed issue are subject to additional review, including medical underwriting.*

INTENDED FOR EMPLOYEE USE

