



# Voluntary Group Term Life



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## HIGHLIGHTS OF COVERAGE

<b>Benefit Payments</b>	Payments are paid directly to the employee's beneficiary.
<b>Employee Benefit Amounts</b>	<ul style="list-style-type: none"><li>• Amounts up to \$300,000 are available.</li><li>• \$10,000 Minimum Benefit.</li><li>• Benefits available in \$10,000 increments.</li></ul>
<b>Spouse Benefit Amounts</b>	<ul style="list-style-type: none"><li>• Amounts up to \$300,000 are available.</li><li>• Benefits available in \$10,000 increments.</li></ul>
<b>Children Benefit Amounts</b>	Amounts of either \$5,000 or \$10,000 are available for all eligible dependent children. <i>*Subject to 50% of the employee's elected amount.</i>
<b>Accelerated Death Benefits</b>	If you are diagnosed with a terminal illness, you can receive advanced payments for the lesser of up to 75% of your benefit amount, not to exceed \$250,000. (Minimum life insurance coverage \$10,000.)
<b>Waiver of Premium</b>	If you are totally disabled before age 60, and the disability continues for at least 6 consecutive months, during which time premiums are paid, your life insurance may be continued while you are totally disabled, without payment of premiums to age 65. Dependents premium may be waived for up to one year while you are totally disabled.
<b>Portability</b>	You may continue your coverage and your spouse's coverage upon leaving your employer if your employer has chosen the portability benefit option.  Dependent children are not eligible for the portability benefit option, but their coverage may be converted to an individual policy when they are no longer eligible for coverage.
<b>Conversion Option</b>	If you leave the group for any reason, you have the option to convert your coverage to a 20 Pay Life policy.
<b>Reductions</b>	If you or your spouse is still actively at work on a full-time basis, VGTL benefits reduce to 65% of the pre-age 65 amount at age 65 and 50% at age 70.
<b>Termination</b>	Your insurance will terminate when you are no longer eligible or retire, whichever occurs first. Your dependents' coverage terminates when you or the dependent are no longer eligible or your retirement, whichever occurs first.
<b>Suicide Limitation</b>	In the event of suicide during the first year of initial or increased coverage, benefits will be limited to return of premiums paid.

At USABLE Life, we instill quality into everything we do to better serve you. Since being established in 1980, we have committed ourselves to improving our customers' lives by uniting excellent customer relations with a vast array of products and product expertise. Flexible products, high-quality customer relations and fast, reliable claims service...that's what you get with USABLE Life.