



Voluntary Long Term Disability

1 in 8 workers

1 in 8 workers will be disabled for 5 years or more during their working careers.¹

31.2 months

The average long term disability claim duration is 31.2 months.²

36 million

More than 36 million Americans between the ages of 21 and 64 are disabled.³



Being out of work and without a source of income due to a disability can present an enormous challenge to employees and their families. Voluntary Long Term Disability (VLTD) coverage can provide employees with the income needed to help meet their financial commitments and give their families financial stability.

USABLE Life's VLTD coverage provides partial income protection, through the ease of payroll deduction, if employees lose the ability to earn a paycheck as the result of disability from a covered injury or sickness.

SERVICE YOU CAN COUNT ON

- USABLE Life provides claim filing via mail, email or fax.
- For all disability claims, USABLE Life stays in contact with the claimant and the physician, as well as the employer, to determine if the claimant's return-to-work status has changed.
- 100% of all Long Term Disability (LTD) claims receive clinical review and are acknowledged within 3 business days, making contact with the employer and the claimant.
- Customer Satisfaction for USABLE Life's Claims service exceeds 95%.
- For LTD claims, we have a full array of claims professionals including clinical, vocational and rehabilitation specialists working to devise the best plan for the individual's needs.

EMPLOYEE ELIGIBILITY & EFFECTIVE DATE REQUIREMENTS

Employees must:

- Be actively at work, at least 20 hours per week for the employer; and
- Be under age 70 on the effective date of coverage; and
- Have satisfied the waiting period set by the employer, of not less than 30 days.

No director or officer of the employer will be considered to be an employee unless they meet the above conditions. Retirees, non-employee directors and part-time or seasonal employees are not eligible for coverage. If the employee is not actively at work on the date their insurance, or any increase in insurance is scheduled to take effect, it will be effective on the date the employee returns to work. Restrictions may apply to employees working outside of the United States or foreign nationals.

¹ Council for Disability Awareness, Commissioner's Disability Insurance Tables A and C, 2010.

² CDA Disability Divide proprietary research, 2010.

³ U.S. Census Bureau, 2012.



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HIGHLIGHTS OF COVERAGE

Coverage	Covers the employee 24 hours a day on or off the job.
Benefit Payments & Premiums	<ul style="list-style-type: none">• Monthly benefits are paid directly to the employee.• The plan is contributory, which means the employee pays all or part of the cost of this protection.• The employee's monthly premiums are processed by the employer through convenient payroll deductions.• Premiums are based on the employee's age and will increase over time.• Premiums are waived during the period the employee is receiving VLTD benefits.
Benefit Amounts	<ul style="list-style-type: none">• The employee may cover up to 60% of their monthly earnings to a maximum of \$5,000 per month.• VLTD can be purchased in increments of \$100 monthly benefit.• Employees have the flexibility to choose how much of their salary they want to protect. (Not to exceed 60%.)
Elimination Period	90 or 180 days.
Partial Disability	Monthly benefits are available if the employee is disabled and returns to work on a part-time basis and suffers a loss of income of 20% or more.
Return to Work Incentive	Allows the employee the ability to receive up to 100% of pre-disability earnings for a limited time while working part-time.
Survivor Benefit	A lump sum equal to three (3) times the employee's last monthly benefit will be paid to the employee's eligible survivor in the event of the employee's death during the disability period.
Rehabilitation Assistance	Our programs will help the employee transition back to work.

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.

DEFINITIONS

Disability

The employee is considered disabled and eligible to receive monthly benefits if, during the elimination period and the next 24 months of disability, an injury, sickness, or pregnancy requires the employee to be under the regular care of a physician, which prevents the employee from performing at least one of the material duties of their regular occupation with reasonable accommodations and are earning less than 80% of their pre-disability earnings.

After 24 months of disability payments, an injury, sickness, or pregnancy requires that the employee be under the regular care of a physician, which prevents the employee from performing at least one of the material duties of any gainful occupation with reasonable accommodations for which their education, training, and experience qualifies them and are earning less than 60% of their pre-disability earnings.

Monthly earnings

Monthly earnings include the employee's base rate of pay from the policyholder, excluding overtime bonuses or expense reimbursements. If part of the employee's monthly earnings are through commissions, they will be included as income and averaged over the 12 month period prior to the disability.

PRE-EXISTING CONDITION EXCLUSION

USABLE Life's VLTD benefits will not be paid if a covered disability begins in the first 24 months following the effective date of the employee's coverage if the disability is caused by, contributed to by, or the result of a pre-existing condition, unless the employee has had no treatment of the pre-existing condition for six (6) consecutive months after the employee's effective date.

A pre-existing condition is any condition for which the employee has received medical treatment or consultation; taken or was prescribed drugs or medicines; or received care of services including diagnostic measures, whether or not that condition is diagnosed or misdiagnosed during the 12 months just prior to the effective date of coverage.

Note: Check the certificate of insurance for the number of months that apply to your plan as benefits may differ by state.

OFFSETS FOR OTHER INCOME

VLTD benefits are subject to offsets for other income that the employee or their dependents may be eligible for as a result of the covered disability. Check the certificate of insurance for a list of offsets. USABLE Life may estimate the amount of offsets that the employee is eligible to receive to avoid an overpayment.

EXCLUDED DISABILITIES

We will not pay benefits for any time the employee is confined to any facility because they were convicted of a crime or public offense.

We will not pay benefits for any disability caused by:

- war or any act of war, or while serving in the armed forces of any country or international authority;
- attempted suicide or intentionally self-inflicted injuries, while sane or insane;
- the employee's active participation in a riot or insurrection;
- the employee's voluntary commission of, or attempting to commit, an assault or a felony; or participating in an illegal occupation;
- injury occurring while intoxicated; or
- elective or cosmetic surgery, except for surgery to repair damage to the natural body caused by an injury or treatment of a sickness.

No benefits are payable for any period of disability during which the employee is incarcerated in a penal or correctional facility for a period of 30 or more consecutive days.

This brochure provides a very brief description of USABLE Life's VLTD product (GRP-P (5-09) contract). This is not an insurance policy and only the actual provisions of an issued policy control. USABLE Life's policies set forth the rights and obligations of covered persons and USABLE Life. Please be aware that certain limitations and exclusions apply and coverage may reduce or terminate due to age or lack of eligibility. If you enroll for coverage, the employer will be furnished with a policy or certificate of insurance for distribution to covered employees. Please read your insurance documents carefully.

