



Voluntary Short Term Disability

1 in 5 workers

1 in 5 workers will be out of work for at least a year due to illness or accident before age 65.¹

74 percent

74% of households have no disability insurance at all.²

1/3 of Americans

Approximately 1/3 of Americans entering the work force will experience a disability before they retire.³



USABLE Life has been helping employees protect their income with disability income for close to 30 years. Voluntary Short Term Disability (VSTD) coverage provides partial income replacement on a voluntary basis in the event you suffer an injury or illness for which you are under the regular care of a physician, which results in your inability to perform one or more of the material duties of your regular occupation with a loss of earnings of 20% or more.

If you lose the ability to earn a paycheck, VSTD will give you peace of mind that you will be able to continue to meet your financial commitments and give your family financial stability. Through the ease of payroll deduction, you can now pay for this affordable protection.

SERVICE YOU CAN COUNT ON

We provide easy filing for claimants. Claims can be submitted by email, mail or fax.

- Fast claim payments – 90% of filed STD claims are processed within 3-5 business days.
- We stay in contact with you, your employer and your physician to determine if your return-to-work status has changed.
- For 2009, Customer Satisfaction for our Claims service exceeded 95%.

EMPLOYEE ELIGIBILITY REQUIREMENTS

You must:

- Be actively at work;
- Work at least 20 hours per week for your employer;
- Be under age 70 on the effective date of coverage; and
- Have satisfied the waiting period set by your employer.

Note: No director or officer of the employer will be considered to be an employee unless he meets 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 his 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 the United States or foreign nationals.

¹ Life and Health Insurance Foundation for Education. 2005.

² Lifehappens.org

³ Social Security Administration, Fact Sheet 2007



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HIGHLIGHTS OF COVERAGE

Coverage	Covers you for non-occupational injuries.
Benefit Payments	Weekly benefits are paid directly to you and begin when you have met the elimination period.
Benefit Amounts	<ul style="list-style-type: none"> • Up to 70% of your covered weekly earnings, not to exceed a weekly maximum of \$1,250. • \$100 Minimum Election. • Benefits available in \$10 increments.
Weekly Disability	<p>With a combination of work and weekly disability benefit payments, you may be able to replace all of your pre-disability income:</p> <ul style="list-style-type: none"> • If you are disabled and not working or working and earning less than 20% of your covered weekly earnings, your weekly disability benefit will be the eligible amount elected. Your weekly disability benefit may be reduced by other sources of income, not including any income you receive from any form of employment. (Refer to your certificate.) • If you are disabled and working, earning between 20% and 80% of your covered weekly earnings, your weekly disability benefit will be the eligible amount elected. This amount may be reduced by any other sources of income, including any income you receive from any form of employment if this total amount of weekly disability and other sources of income exceeds 100% of your pre-disability earnings. (Refer to your certificate.)
Reductions	If you are still actively at work on a full-time basis, VSTD benefits reduce 33 1/3% when you reach age 65 and will terminate when you are no longer age 70, or your retirement, whichever occurs first.
Waiver of Premium	If you are totally disabled for 90 consecutive days, future premium payments that fall due will be waived as long as you are receiving benefits.

DEFINITIONS

Date of Disability means the first day that you are under the regular care of a physician and meet the definition of disability as defined below.

Disability or Disabled means an injury or sickness that requires you to be under the regular care of a physician, and prevents you from performing one or more of the material duties of your regular occupation with reasonable accommodations, and as a result of which you are earning less than 80% of your covered weekly earnings.

PRE-EXISTING CONDITIONS AND EXCLUSIONS

Benefits will not be paid if your disability begins in the first 12 months following the effective date of your coverage and your disability is caused by, contributed to by, or the result of a pre-existing condition.

Pre-Existing Condition means any condition for which you have done any of the following at any time during the 12 months just prior to your effective date of coverage:

- received medical treatment or consultation;
- taken or were prescribed drugs or medicine; or
- received care of services, including diagnostic measures, whether or not that condition is diagnosed at all or misdiagnosed during that period of time.

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.

EXCLUDED DISABILITIES

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;
- your active participation in a riot or insurrection;
- your voluntary commission of, or attempting to commit, an assault or a felony; or participating in an illegal occupation;
- injury arising out of or in the course of any occupation or employment for pay or profit, or any injury or sickness for which you are entitled to benefits under any Worker's Compensation Law, Employer's Liability Law or similar law;
- your voluntary use of any drug, hallucinogen, controlled substance, or narcotic unless taken as prescribed by a physician;
- injury occurring while intoxicated;
- alcoholism or drug addiction;
- elective or cosmetic surgery, except for surgery to repair damage to the natural body caused by an injury or treatment of a sickness; or
- your acting as an organ donor.

No benefits are payable for any period of disability during which you are incarcerated in a penal or correctional facility for a period of 30 or more consecutive days. (May not apply in all states. Refer to your certificate.)

This brochure provides a very brief description of USABLE Life's VSTD 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.

