



Voluntary Accidental Death & Dismemberment

In a world where “accidents happen,” USABLE Life is here to help with Voluntary Accidental Death & Dismemberment (VAD&D) insurance. VAD&D allows you to select accidental death and dismemberment benefits that protect your income in the event you suffer an unexpected loss due to accidental death or bodily injury. VAD&D provides full 24-hour protection against accidents anywhere in the world. Through the ease of payroll deduction, you can now pay for this affordable protection. Voluntary Accidental Death & Dismemberment...your peace of mind.

Insurance Schedule You may purchase coverage in increments of \$10,000.

Maximum Benefit \$300,000

Minimum Benefit \$10,000

Eligibility Requirements

- Actively at work, at least 20 hours per week for your employer;
- Under age 70 on the effective date of your coverage; and
- Satisfy the waiting period set by your employer, of not less than 30 days.

No director or officer of the employer will be considered to be an employee unless he meets the above conditions. Retirees, non-employee directors, or seasonal employees are not eligible for coverage. If you are not actively at work on the date your insurance, or any increase in insurance is scheduled to take effect, it will be effective on the date you return to work. The effective date will also be delayed for your spouse or child if totally disabled on the date their insurance, or any increase in insurance is scheduled to take effect.

Family Coverage Spouse - you may purchase coverage in \$10,000 increments to a maximum of \$300,000.*

Children - you may purchase coverage for either \$5,000 or \$10,000 for all eligible dependent children.

** Amounts of coverage allowed may vary depending on state of issue.*

Covered Losses

- Loss of life - 100%
- Loss of two or more members - 100%
- Loss of one member - 50% of the loss of life benefit
- Loss of thumb & index finger (same hand) - 25% of the loss of life benefit

If the insured person sustains more than one of the above losses as the result of any one accident, we will pay only the one largest amount to which the insured person is entitled.

A member means hand, foot, eyesight, speech, or hearing.

Additional Benefits

- Seat Belt Accidental Death - 10% of loss of life benefit, up to \$50,000 - amounts above \$10,000 subject to Underwriting approval
- Air Bag Accidental Death - 10% of loss of life benefit, up to \$50,000 - amounts above \$10,000 subject to Underwriting approval
- Special Education Benefit for Spouse and Children - up to \$2,500 for 4 years

Other benefits may be available upon request.

Reductions If you are still actively at work on a full-time basis, VAD&D benefits for you reduce 33 $\frac{1}{3}$ % of the pre-age 65 amount at ages 65 and 70 and terminate at retirement. Spouse coverage terminates on the earlier of the date your spouse is no longer eligible for coverage, the date he reaches age 65, or the date your employment with the group policyholder terminates. VAD&D coverage for eligible dependents terminates on the earlier of the date they are no longer an eligible dependent or the date your employment with the group policyholder terminates, whichever occurs first.

Voluntary Accidental Death & Dismemberment insurance is being offered to you by your employer and USable Life as a convenient and flexible way for you to protect you and your family with solid, affordable insurance coverage.

Definition **Dependent Child***

Unmarried child less than 19 or less than 23 years of age if a full-time student in an accredited school; not working on a full-time basis; and dependent on you for more than 50% of his support.

** Definition may vary by state of residence.*

Exclusions No benefits will be paid for loss resulting from:

- Intentionally self-inflicted injuries, or any attempt thereat, while sane or insane.
- Declared or undeclared war or act of war.
- Accident which occurs while the insured person is serving on full-time active duty for more than 30 days in any armed forces.
- Travel or flight (including getting in or out, on or off) in any aircraft or device which can fly above the earth's surface, if:
 - a. the aircraft or device is being used:
 - 1) for test or experimental purposes;
 - 2) by or for any military authority, except aircraft flown by the U.S. Military Airlift Command are not excluded;
 - 3) for travel or is designed for travel, beyond the earth's atmosphere; or
 - 4) by or for your employer or any of its subsidiaries or affiliates whether the aircraft or device is owned, leased, operated or controlled (chartered aircraft as defined in the policy are not excluded).
 - b. the insured person is serving as pilot or crew member or student taking flying lessons and is not riding as a passenger.
- Hang gliding.
- Parachuting, except when the person has to make a parachute jump for self-preservation.
- The commission of a felony by the insured person.
- Sickness, disease, or bodily infirmity. (Bacterial infection which results from an accident cut or wound or accidental ingestion of a poisonous food substance are not excluded.)

When your application is approved, your employer will be furnished a certificate of coverage for distribution, which will further explain your benefits. If you do not receive your certificate, please contact our Customer Service Department at 1-800-370-5856.

Benefits and exclusions may vary based on the state of issue. Read your certificate carefully. This brochure briefly describes the main provisions of the contract and is for informational purposes only. All statements are limited by the terms of the Master Policy.



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A Rating and Analysis from the A.M. Best Rating Company represents an independent opinion from the leading provider of insurer ratings of a company's financial strength and ability to meet its obligations to policyholders. Upon completion of evaluations, A.M. Best assigns the following Best's Ratings: A++ and A+ (Superior); A and A- (Excellent); B++ and B+ (Very Good); B and B- (Fair); C++ and C+ (Marginal); C and C- (Weak); D (Poor); E (Under Regulatory Supervision); F (In Liquidation); S (Rating Suspended). Based on this analysis, USABLE Life is rated "A" (Excellent).

Standard & Poor's Insurer Financial Strength Ratings provide powerful decision-making tools for anyone interested in buying insurance. Standard & Poor's ratings are prospective evaluations of an insurer's financial security to its policyholders. Standard & Poor's Insurer Financial Strength Ratings range from "AAA" to "CC". An insurer rated "BBB" and higher ("A", "AA", "AAA") is regarded as having financial security characteristics that outweigh any vulnerabilities and is highly likely to have the ability to meet financial commitments. An insurer rated "BB" or lower is in the "vulnerable" range and is regarded as having vulnerable characteristics that may outweigh its strengths. "BB" indicates the least degree of vulnerability within the range. "CC" the highest degree of vulnerability. Based on this analysis, USable Life is rated "A" (Strong).

For more information, or if you have questions concerning this product, contact your Employee Benefits Department or call USable Life at (501) 375-7200 or 1-800-648-0271.