Your guide to administering group and voluntary insurance benefits from USAble Life

Welcome to USAble Life

An employee benefits package should feel like a benefit. Refer to this document when administering group and voluntary group benefits from USAble Life.

At USAble Life, our mission is to make a meaningful difference to you and your employees. We offer a wide range of products, so we've got you covered! We work hard every day to put your members first while making life easier for you. Our goal is to deliver the products you need, backed by strong service and industry-leading technology.

This document covers Group Term Life (GTL), Voluntary GTL (VGTL), Accidental Death & Dismemberment (AD&D), Voluntary AD&D (VAD&D), Short Term Disability (STD), Voluntary STD (VSTD), Long Term Disability (LTD), and Voluntary LTD (VLTD).

For effective administration of benefits:

- The group insurance plan is governed by the insurance policy, including the specific rules of how these benefits work

- The insurance policy contains the definitions of terms referred to in this guide

- All persons involved in the administration of the group insurance plan should familiarize themselves with this guide and specific insurance policies

- Timely and accurate notification of employee changes is critical to successful benefits administration

- Please provide prompt, written notice if the business structure/standing changes, including nature of business, mergers and divestitures, bankruptcy proceedings, and dissolution

- Visit USAbleLife.com to find helpful administration tools and documents referenced in this guide

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SECTION 1
Enrollment and maintenance

Establishing your account

USAble Life will create an online account and provide a user ID and a temporary password in a welcome email. Visit USAbleLife.com to log in. If additional information is needed, please contact our Customer Care team at 800-370-5856 or membershipandbilling@usablelife.com.

Users with an authorized employer account associated with a group contact can create and modify user accounts for other individuals who should have access to their group(s).

Note: Only users with authorized access will see this feature.

Maintaining employee information

Timely and accurate notification of employee changes is critical to successful benefits administration.

AccessAble^{SM} (our online administration system) allows simple entry of employee changes, including new hires, benefit elections, salary changes, and terminations.

Beneficiaries

You are responsible for collecting and maintaining your employees' beneficiary designations. You and your employees can find a Beneficiary Designation Form at USAbleLife.com/documents. A completed Beneficiary Designation Form should be provided and signed by your covered employees for any life insurance or accidental death benefits.

New employees

New employees should be added through AccessAble. Please enter the required demographic, dependent, and benefits information.

Notes:

- *Unless requested, please do not forward an enrollment form or enrollment file to USAble Life for new employees added through AccessAble.*

- *Do retain a copy of all employees' elections.*

- *Payroll deductions should begin as of the employee's coverage effective date.*

- *Premium is generally due on the first of each month.*

- *New employees should be added within 31 days of their eligibility date.*

Rehires

Certain restrictions apply if an employee is terminated and later rehired. Please see your policy for details. For assistance processing a rehired employee, please contact Customer Care:

- Phone: 800-370-5856

- Email: membershipandbilling@usablelife.com

Rehires who are not subject to a new waiting period may elect the same coverage previously in force. Any benefit increase or new product selection is subject to eligibility as outlined by the group policy.

Loss of coverage

When employees lose coverage (due to termination, reduction in hours, change in class, annual enrollment changes, etc.), use AccessAble to enter the coverage termination date or the employment termination date, as applicable.

Notes:

- *USAble Life does not bill for partial-month premiums. A full month's premium will be charged if an individual is covered for at least one day in the month coverage begins or terminates.*

- *You can make real-time adjustments and changes to employees' information using AccessAble's maintenance and rebill capabilities.*

- *Any change received after payment will result in an adjustment on the next bill.*

- *Continuation options may be available based on your policy. Refer to the Continuation of Coverage and Portability sections in this guide for more information.*

Evidence of Insurability

Coverage up to the guaranteed issue (GI) amount may be approved, provided the employee is not considered a late entrant and is eligible for coverage. When an employee elects coverage in excess of the policy's GI amount, a completed Evidence of Insurability (EOI) form must be completed and sent to USAble Life for medical underwriting review within 30 days after USAble Life requests the EOI form.

Coverage amounts in excess of GI for spouse or domestic partner coverage will also require a signed authorization form from that individual to complete medical underwriting.

It is important that the EOI form is complete and accurate to avoid processing delays. Unless additional information is needed, USAble Life will make a decision on the application within five to seven business days. If additional information is needed, USAble Life will send two notices of any outstanding information required and allow a total of 45 days to provide. Medical underwriting decisions are communicated to you and the employee. You should maintain copies of the approvals and denials. Pending coverages can be reviewed in AccessAble.

Electronic EOI notifications can be sent directly to a member if USAble Life has their email address in our system. The notification includes a link to complete an electronic EOI form instead of submitting a paper form by email or mail.

If USAble Life does not have the member's email address, the notification is sent to the group administrator who can then forward it to the member.

Until a determination is made, the premium and related payroll deduction should be limited to the GI amount. The increased premium is due the first of the month following approval. Completed EOI forms may be submitted via email to membership@usablelife.com.

If your billing is self-administered, contact partnerservice@usablelife.com to explore online EOI capabilities.

Late entrants

Late entrants, if allowed under the policy, are subject to EOI requirements. Completed EOI forms may be submitted via email to membership@usablelife.com.

New hires are considered late entrants if the application is submitted after the initial 31-day eligibility period or after the employee's first annual enrollment period (cannot exceed 12 months from their date of hire).

Age reduction/termination

Some products may be subject to a benefit reduction, termination, and/or premium adjustments at various ages, as indicated in the policy. Generally, changes apply on the covered person's birthday or the next plan anniversary following the attained age.

Premium changes for age-banded rates

Premiums based on age are in effect for the current plan year. Any age-based increases will take effect on the following policy anniversary date.

USAble Life will forward a report (generally 60 days prior to plan anniversary) for groups where premium increases occur based on the plan anniversary. It will detail all individuals affected and all changes to monthly premiums.

Salary increases

Salary increases that cause an increase in coverage are generally recognized either on the first of the month following the increase or at the plan anniversary. Please refer to your policy for details. It is important to make salary changes immediately and online. This ensures premiums, benefits, and claim payments are correct, and that any required EOI based on a salary increase is processed timely. You may also submit a file of employees' salaries to USAble Life for uploading.

AccessAble users may also submit salary changes in bulk or per employee online.

Note: Changes to an employee's salary will not necessarily result in changes to benefits. Refer to the Changes in Coverage section of your policy for details.

Dependent age maximums

The dependent age maximum is typically when a child reaches age 26. You will be responsible for validating dependent eligibility and advising USAble Life of changes. Dependents who reach or exceed the age thresholds are not eligible for coverage. Group administrators will be responsible for validating dependent eligibility and advising USAble Life of changes.

Continuation of coverage for disabled child dependents may be available under the policy.

Please refer to your policy for details.

Status changes

IRS regulations significantly restrict an employee's ability to change a pre-tax benefit election under a Section 125 (cafeteria) plan. Such changes are generally permitted only during specified enrollment periods or in response to certain life events (childbirth, adoption, divorce, death, etc.). When allowed, the change in election must be consistent with the life event. USAble Life is not the administrator or a fiduciary of your cafeteria plan. The responsibility for any tax consequences resulting from an election change lies with the employee or the plan's administrator. The effective date of a change in coverage will generally be the first of the month following the life event.

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Please refer to the grid below for standard USAble Life member maintenance rules for enrollment. Rules may vary by policy.

	Noncontributory	Contributory			
	Basic Life and Disability	Voluntary Life	VAD&D	VSTD or STD buy-up	VLTD or LTD buy-up
Currently insured					
Election amount	N/A	1 step increase up to GI during annual enrollment (rules may vary by policy)	Up to policy maximum	Up to plan maximum during annual enrollment	For incremental plans, $100 increase up to GI during annual enrollment
EOI requirement	For amounts over GI	For increases greater than a 1 step or the GI amount (rules may vary by policy)	None	None	For incremental plans, increases exceeding $100 or the GI amount
Effective date	Based on eligibility	Based on eligibility	Based on eligibility	Based on eligibility	Based on eligibility
New hire					
Election amount	Up to policy maximum	Up to policy maximum	Up to policy maximum	Up to percent of salary or plan maximum	Up to percent of salary or plan maximum
EOI requirement	For amounts over GI	For amounts over GI or entry outside eligibility period	None	For amounts over GI or entry outside eligibility period	For amounts over GI or entry outside eligibility period
Effective date	Date of hire + waiting period	Date of hire + waiting period	Date of hire + waiting period	Date of hire + waiting period	Date of hire + waiting period
Rehire					
For policies without a reinstatement provision, treat the employee as a new hire.					
Election amount	Up to policy maximum	Up to policy maximum	Up to policy maximum	Up to percent of salary or plan maximum	Up to percent of salary or plan maximum
EOI requirement	For amounts over GI	For amounts over GI or entry outside eligibility period	None	For amounts over GI or entry outside eligibility period	For amounts over GI or entry outside eligibility period
Effective date	Date of hire + waiting period	Date of hire + waiting period	Date of hire + waiting period	Date of hire + waiting period	Date of hire + waiting period
For policies with a reinstatement provision. (Note — If the reinstatement eligibility period has passed, then treat the employee as a new hire.)					
Election amount	Up to policy maximum	Up to GI amount of amount previously in force	Up to policy maximum	Up to GI amount of amount previously in force	Up to GI amount of amount previously in force
EOI requirement	For amounts over GI	For amounts over GI	None	For amounts over GI	For amounts over GI
Effective date	Date of rehire	Date of rehire	Date of rehire	Date of rehire	Date of rehire
Late entrant					
Election amount	Up to policy maximum	Up to policy maximum	Up to policy maximum	Up to percent of salary or plan maximum	Up to percent of salary or plan maximum
EOI requirement	For amounts over GI	For all requested amounts	None	For all requested amounts	For all requested amounts
Effective date	Date of hire + waiting period	First of the month following approval date	First of the month following approval date	First of the month following approval date	First of the month following approval date
Qualifying life event					
Election amount	Up to policy maximum	Up to policy maximum	Up to policy maximum	Up to percent of salary or plan maximum	Up to percent of salary or plan maximum
EOI requirement	For amounts over GI or entry outside eligibility period	For amounts over GI or entry outside eligibility period	None	For amounts over GI or entry outside eligibility period	For amounts over GI or entry outside eligibility period
Effective date	Date of eligibility	Date of eligibility	Date of eligibility	Date of eligibility	Date of eligibility

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SECTION 2

Billing

Premium billing

Processing changes are simple with AccessAble. Your account is available 24/7 to streamline your employee benefits experience. Real-time changes can be made to the bill after completing employee additions, terminations, and other changes. You can also generate a new bill after changes are made (limited to one time per month), print or save the adjusted bill to a file, pay your bill online, or mail a check to the remittance address on your bill. Each month, you will receive an email notifying you when the bill is ready for review and payment.

While online billing is the best solution, paper billing is available upon request.

Billing basics

Bills are generated based on the most recent information in our system. It is not uncommon for changes (e.g., addition of new hires, employee life events, terminations) to be entered into the system after a bill is generated. Changes not completed prior to bill generation will be reflected on the next bill, with appropriate adjustments.

Notes:

- *Credits will be issued and accounted for in the next billing cycle. USAble Life does not issue refund checks for group products.*

- *Payment of premium for an employee who is ineligible, not actively at work, or for ineligible dependents does not cause coverage to be effective.*

- *Payment of premium for coverage in excess of the current approved amount will not cause coverage over the current approved amount to take effect without underwriting approval.*

Delinquency

The payment of claims is impacted if premium is not paid in a timely manner. A policy is considered delinquent if the premium due is not paid by the end of the premium month. Delinquency letters will be mailed to the billing contact we have in our system. Delinquent policies will be terminated in accordance with the policy termination provision.

Reinstatement requests must be reviewed and approved by our underwriting department and are subject to a reinstatement fee. Policies that are not approved for reinstatement will no longer have coverage for their employees.

Payment options

Using AccessAble is the preferred method to pay your bill. Banking information can be stored online to make bill payments quick and simple. AccessAble accepts both bank draft and credit card payments. We also offer autopay enrollment.

If you choose not to pay your bill online, please send your check (always include your group number) and the first page of your bill or a remittance slip to the address on your bill.

If any information on your invoice is incorrect, please make maintenance changes in AccessAble. If you choose not to use AccessAble, please include the additions, changes, and adjustments pages from your paper bill along with your payment, as instructed on your bill.

Monthly reconciliation options

A bill reconciliation feature is now available on AccessAble. This allows users to compare their records to the most recent invoice and assist in reconciling their billing statement to match the billed amount.

USAble Life can assist with a one-time or monthly bill reconciliation. A member of our billing solutions department will provide you with an accurate, easy-to-read reconciliation of the payroll and current bill. If you are interested in establishing a reconciliation process for billing, please send a request to premiumaccountingach@usablelife.com.

Self-administered billing

Self-administered billing might be the right administration model for groups with sophisticated benefit administration systems.

Groups with self-administered billing will not receive a billing statement from USAble Life containing a roster of insured employees. It is the responsibility of the group to provide a report showing the covered number of lives, volume, and premium owed by each line of coverage. This report is required to be provided to USAble Life each month when submitting payment so USAble Life can apply premiums accurately. This information can now also be submitted electronically through AccessAble.

For more information on this administrative model, please contact partnerservice@usablelife.com.

It is the responsibility of the group to maintain updated and accurate employee information for premium and claim purposes. Our payment address is:

USAble Life
P.O. Box 204678
Dallas, TX 75320-4678
premiumaccountingach@usablelife.com

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Audits for self-administered groups

Payment audits of groups that administer their own billing are conducted routinely based on the size of a group. The purpose of the audit is to ensure payments are remitted correctly.

Each of these items is compared to the most recent or appropriate premium remittance received from the group. Below is the audit frequency based on group size:

- A census is requested annually for self-administered groups with $500,000 or more in annual premium

- A census is requested periodically (at least once every two years) for self-administered groups with less than $500,000 in annual premium

At the time of an audit, a member of the USAble Life team will contact the group to obtain a current census. If a variance is found of less than 10%, no action is typically taken. If the variance is 10% or greater, research is required to determine the variance. Resolution of variances can vary based on the type/nature of the exception or group size. After research is conducted, standard resolution is to collect or refund all premium exception amounts up to a maximum of 12 months.

Calculating premiums

For each coverage, you will need to report the number of lives, volume, and premium. Please do not begin withholding premiums on amounts over GI until USAble Life approval has been received. Refer to your policy for specifics regarding your benefits plans.

When calculating volume, please be sure to check your policy to determine:

- Plan design

- Plan maximums

- GI amounts

- Salary calculations

- Age-based rules (e.g., reductions, age-ups, etc.)

- Rounding rules

- Etc.

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Premium calculation examples
Basic Life/AD&D

Line of coverage	Basic Life	Basic AD&D	Basic Life	Basic AD&D
Type of benefit	Multiple of salary		Flat benefit	
Rate unit	Per $1,000 of volume			
Rate type	Composite rates (typically)	Composite rates	Composite rates (typically)	Composite rates
Coverage amount	1. Annual salary x multiple of salary = benefit. 2. Round the result from #1. The rounding rule is usually to round up to the higher $1,000. 3. Compare the benefit to the plan maximum; cap the employee's benefit at max if necessary. 4. Reduce benefit amount if age reductions apply. 5. Round to the nearest cent.	1. Annual salary x multiple of salary = benefit. 2. Round the result from #1. The rounding rule is usually to round up to the higher $1,000. 3. Compare the benefit to the plan maximum; cap the employee's benefit at max if necessary. 4. Reduce benefit amount if age reductions apply. 5. Round to the nearest cent.	The calculated volume for each employee is the flat benefit amount. Reduce the benefit amount for those subject to reductions.	Volume for each employee is the flat benefit amount. Reduce the benefit amount for those subject to reductions.
Monthly premium calculation	1. Total the combined volume for all covered employees. 2. Divide combined volume by $1,000. 3. Multiply #2 times the Life rate.	1. Total the combined volume for all covered employees. 2. Divide combined volume by $1,000. 3. Multiply #2 times the AD&D rate.	1. Calculate the sum of all employees' calculated benefit amounts. 2. Divide total volume by $1,000. 3. Multiply #2 times Life rate.	1. Calculate the sum of all employees' calculated benefit amounts. 2. Divide total volume by $1,000. 3. Multiply #2 times AD&D rate.

Premium calculation examples
Voluntary Life/VAD&D

Line of coverage	Voluntary Life	VAD&D	Voluntary Life	VAD&D
Type of benefit	Multiple of salary		Incremental benefit	
Rate unit	Per $1,000 of volume			
Rate type	Age-based rates for employee coverage (typically)	Composite rates	Age-based rates for employee coverage (typically)	Composite rates
Volume per employee	1. For each employee who elected Voluntary Life, take the annual salary x multiple of salary elected. 2. Round the result from #1. The rounding rule is usually to round up to the higher $1,000. 3. Compare the benefit to the plan maximum; cap the employee's benefit at max if necessary. 4. Reduce benefit amount if age reductions apply. 5. Round to the nearest cent.	1. For each employee who elected VAD&D, take the annual salary x multiple of salary elected. 2. Round the result from #1. The rounding rule is usually to round up to the higher $1,000. 3. Compare the benefit to the plan maximum; cap the employee's benefit at max if necessary. 4. Reduce benefit amount if age reductions apply. 5. Round to the nearest cent.	1. For each employee who elected Voluntary Life, take the elected amount. 2. Verify the elected amount does not exceed any plan or salary maximums. 3. Reduce benefit amount if age reductions apply. 4. Round to the nearest cent.	1. For each employee who elected VAD&D, take the elected amount. 2. Verify the elected amount does not exceed any plan or salary maximums. 3. Reduce benefit amount if age reductions apply. 4. Round to the nearest cent.
Monthly premium calculation	Volume for each employee divided by $1,000 times the age-based rate for that employee.	Volume for each employee divided by $1,000 times VAD&D composite rate.	Volume for each employee divided by $1,000 times the age-based rate for that employee.	Volume for each employee divided by $1,000 times VAD&D composite rate.

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Premium calculation examples
Dependent Life insurance

Line of coverage	Dependent Life
Type of benefit	Flat amount
Rate unit	Per family unit
Rate type	Composite
Monthly premium calculation	Per family unit composite rate times number of employees enrolled in coverage

Premium calculation examples
Short Term Disability

Line of coverage	STD	STD
Type of benefit	Percent of salary	Flat benefit
Rate unit	Per $10 of weekly benefit	
Rate type	Composite rates (typically)	
Volume per employee	1. Determine plan's weekly benefit maximum. 2. Calculate each employee's weekly benefit by multiplying their weekly salary by the benefit percentage. 3. If the employee's weekly benefit exceeds your plan's maximum from #1, cap their benefit at the maximum.	Volume for each employee is the flat weekly benefit amount.
Monthly premium calculation	1. Total the combined weekly benefits for all covered employees. 2. Divide combined volume by $10. 3. Multiply #2 times the STD rate.	1. The total volume is number of covered employees times weekly flat benefit amount. 2. Divide combined total volume by $10. 3. Multiply #2 times STD rate.

Premium calculation examples
Voluntary Short Term Disability

Line of coverage	VSTD	VSTD
Type of benefit	Percent of salary	Flat benefit
Rate unit	Per $10 of weekly benefit	
Rate type	Age-based rates (typically)	
Volume per employee	1. Determine plan's weekly benefit maximum. 2. Calculate each employee's weekly benefit by multiplying their weekly salary by the benefit percentage. 3. If the employee's weekly benefit exceeds your plan's maximum from #1, cap their benefit at the maximum.	Volume for each employee is the weekly flat benefit amount.
Monthly premium calculation	1. Total the combined weekly benefits for all covered employees. 2. Divide combined volume by $10. 3. Multiply #2 times the STD rate.	1. Total volume is number of covered employees times weekly flat benefit amount. 2. Divide total volume by $10. 3. Multiply #2 times STD rate.

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Premium calculation examples
Long Term Disability

Line of coverage	LTD
Type of benefit	Percentage of salary
Rate unit	Per $100 of monthly covered payroll (MCP) (typically)
Rate type	Composite rates (typically)
Volume per employee	1. Divide your LTD plan's monthly maximum benefit by your plan's benefit percentage to determine your LTD plan's maximum insured monthly salary. 2. Cap any employee whose salary exceeds the maximum insured monthly salary at the maximum.
Monthly premium calculation	1. Total the combined monthly insured salary for all covered employees. 2. Divide combined volume by $100. 3. Multiply #2 times the LTD rate.

Premium calculation examples
Voluntary Long Term Disability

Line of coverage	VLTD	VLTD
Type of benefit	Percent of salary	Incremental benefit
Rate unit	Per $100 of monthly salary per $100 of MCP (typically)	Per $100 of monthly covered benefit (MCB) (typically)
Rate type	Age-based rates (typically)	
Volume per employee	1. Divide your VLTD plan's monthly maximum benefit by your plan's benefit percentage to determine your VLTD plan's maximum insured monthly salary. 2. For each employee who elected VLTD, calculate their monthly salary. 3. Cap any employee whose salary exceeds the maximum monthly insured salary at the maximum.	For each employee who elected VLTD, the volume is benefit amount elected, subject to any plan or salary maximums.
Premium per employee	Calculated member's monthly covered payroll divided by $100 times the VLTD age rate for that employee.	Volume for each employee divided by $100 times the VLTD age rate for that employee.
Monthly premium calculation	Total the combined premium for all employees who elected VLTD insurance.	

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SECTION 3

Claims

Obtaining a claim form

Claim forms for most benefits can be downloaded from USAbleLife.com/documents. To ensure the claim is submitted on the current claim form, be sure to download the correct form each time a claim needs to be submitted. Saved copies may not include recent updates.

Because LTD claim forms can vary based on the policy terms, LTD claim forms are only available by contacting our Customer Care department at 800-370-5856. This helps to prevent claimants from using the wrong form to submit their claim.

Filing a claim

Instructions are provided with each claim form. All questions on the claim form should be fully completed by the appropriate party(s) and submitted with any required documentation to ensure timely decisions.

Complete claims

The following forms and/or documents are required for a complete claim. Some of these forms will be your responsibility, and some will be the employee's responsibility.

Disability claim form

- Employee or claimant's statement

- Authorization for release of medical records

- Fraud notice

- Employer statement

- Attending physician or doctor's statement

Life claim form

- Employee information section

- Insured information section

- Employer statement

- Beneficiary statement

- Fraud notice

- Death certificate

  – Copy for amounts up to $100,000

  – Original certificate with seal for amounts over $100,000

Additional forms may be required. Refer to the claims submission checklist with the claim form.

Incomplete claims

A claim form submitted without all required sections completed or without the required documentation is considered incomplete and will cause delays. USAble Life will contact the appropriate party for the missing information when an incomplete claim is received.

Submitting the claim

Claims can be submitted online at USAbleLife.com/claims or by email, fax, or mail. Instructions for each submission method are included on the claim form.

Email and online are the most expeditious and preferred methods.

Disability claim management

We may contact you for additional information as an employee's claim progresses.

It is critical that you let us know when an employee returns to work, whether in a full-time or part-time capacity. If part time, we will need the specific weekly hours worked and weekly earnings. Failure to provide this information in a timely manner may result in an overpayment or delay in benefits.

Disability claim payment statuses are available online through AccessAble.

When Short Term Disability transitions to Long Term Disability

If an employee has both STD and LTD coverage with USAble Life, and an STD claim is approved for the maximum benefit duration provided by the policy, we will refer the STD claim for LTD eligibility review. The LTD claims department will review the claim and notify the employee of any additional information that may be needed to complete the review.

It is not necessary for the employee to submit a separate LTD claim form.

SECTION 4

Policy features

Conversion Privilege

Employees and their dependents may be able to convert their GTL coverage to Individual Life coverage within 31 days of leaving employment. Conversion applications are available to download at USAbleLife.com/documents. The Conversion application must be received within 31 days after coverage terminates with payment.

It is your responsibility to give employees notice about the right to convert. This notice must be delivered within 31 days when an employee leaves employment with the company.

Please refer to your policy for any restrictions that may apply.

For additional information on this process, please contact Customer Care:

- Phone: 800-370-5856

- Email: membership@usablelife.com

Portability

If your policy contains a portability provision, employees and their spouses may be eligible to continue Basic and Voluntary Group Term Life insurance coverage if the employee terminates employment and meets eligibility requirements. Portability is not available upon cancellation of the group policy.

The Waiver of Premium benefit provision does not apply if coverage is continued under the portability provision.

Please refer to your policy to see if this provision is available to your employees.

For additional information on this process, please contact Customer Care:

- Phone: 800-370-5856

- Email: membership@usablelife.com

Waiver of premium

Many life and disability policies contain a Waiver of Premium provision. It is important to continue premium payment until notified of approval on each product. Please refer to your policy to verify the inclusion of this benefit or for more detailed information.

Waiver of Premium for life coverage requires an Application for Extended Insurance Benefits unless both the life and disability coverages are administered through USAble Life.

The Application for Extended Insurance Benefits is available at USAbleLife.com/documents.

Note: Waiver of Premium eligibility may vary by coverage.

Renewals

Your policy will go through a renewal process at the end of your rate guarantee period. We may request an updated, detailed census in advance of your policy's renewal date.

Continuation of coverage

When an employee's coverage would otherwise end due to a leave from active work, the employee may be able to continue insurance under the Continuation of Coverage provision. Typical situations where an employee may be able to continue their coverage include disability, layoff, an approved leave of absence, military leave, and family medical leave.

Coverage may be continued under this provision provided we receive notification of the employee's approved leave, and all other requirements from the Continuation of Coverage provision have been satisfied.

Please refer to your policy for more details regarding Continuation of Coverage options that may be available for your group.

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SECTION 5
More on USAble Life

Documents

The USAble Life website provides online access to forms and documents to support the employee's benefits needs. Visit USAbleLife.com/documents.

Privacy statement

At USAble Life, we know that the privacy of your personal information is important to you. The proper handling of your personal information is one of our highest priorities. We want to be sure that you know why we need to collect personal information from you. We also want you to know how we protect your privacy and the measures we take to safeguard your information.

Customer information

USAble Life collects and only keeps information that is necessary to provide insurance services requested by you to administer your business with us. We may collect nonpublic personal information:

- When a covered person completes a USAble Life form or application. This could include information such as Social Security numbers, names, addresses, salary, and any other medical information that they authorized us to collect to underwrite for policy and claims administration purposes.

- From a consumer reporting agency or MIB Inc. as authorized by employees.

- As a result of transactions with us, our affiliates, or others. This could include policy values, policy numbers, payment history, and completed transactions.

Sharing information

We only share nonpublic personal information with nonaffiliated companies or individuals as permitted by law, such as third-party administrators and consumer reporting agencies, or to comply with legal or regulatory requirements. In the normal course of our business, we may disclose information we collect to companies or individuals that contract with us to perform servicing functions such as record keeping, policy administration, claims adjudication, computer processing, joint marketing of products, and distribution of statements. When we provide personal information to a service provider, we require them to agree to safeguard information, use the information only for the intended purpose, and abide by applicable law.

How we protect information

Only employees with a valid business need have access to protected personal information. These employees are trained and educated on the importance of maintaining the confidentiality and security of this information. They are required to abide by our information handling practices. We maintain security standards to protect confidential information, whether written, spoken, or electronic. Our systems are updated and tested regularly to ensure the protection and integrity of our information.

Maintaining accurate information

Our goal is to maintain accurate, up-to-date customer records in accordance with industry standards and state and federal insurance laws. We have procedures in place to keep information current and complete, including timely correction of inaccurate information.

Disclosure of our privacy notice

At USAble Life, we recognize and respect the privacy concerns of our potential, current, and former customers. We are committed to safeguarding this information. You may contact our Customer Care department at 800-370-5856 between the hours of 8 a.m. and 5 p.m. CT, Monday through Friday, to obtain a printed copy of our Privacy Notice, or you may visit USAbleLife.com/documents to view the online version.

About USAble Life

USAble Life has been in the business of serving its customers for more than 40 years and has become a trusted, reliable name in the industry. Each day, our team works diligently to ensure we deliver on our promise, and as a result, we are continuously recognized as a strong and stable company.