



Welcome to US Able Life!

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

INTRODUCTION

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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 benefit 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.

SECTION 1

Enrollment & Maintenance

Establishing Your Account

USABLE Life will create an online account and provide a login and a temporary password by email along with your Welcome Kit. Visit USABLELife.com to log in. If additional information is needed, please contact Customer Service:

Telephone: 1-855-207-2008

Email: membershipandbilling@usablelife.com

Maintaining Employee Information

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

AccessAbleSM (our online administration system) allows simple entry of employee changes, including new hires, benefit elections, salary changes, and terminations.

Billing Note

Changes to employee benefit information made through AccessAble can be immediately reflected in the current billing statement through the rebill capability. Changes made via paper or email that are received after a bill has generated will be reflected on the following month's bill. There may be retroactive premium adjustments to compensate for the change.

New Employees

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

Notes:

- *Unless requested, please do not forward an enrollment form to USABLE Life for new employees added through AccessAble or an enrollment file.*
- *Do retain a copy of the employee election.*
- *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 Service:

Telephone: 1-855-207-2008

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.

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. A completed Beneficiary Designation Form should be provided for any life insurance or accidental death benefits.

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 and the employment termination date, as applicable.

Notes:

- *USABLE Life does not bill partial-month premiums. A full month's premium will be charged if an individual is covered for at least one (1) 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.*

SECTION 1

Enrollment & Maintenance

Evidence of Insurability (EOI)

Coverage up to the Guaranteed Issue (GI) amount may be approved, provided the employee is not considered a late entrant (see page 4) and is eligible for coverage. When an employee elects coverage in excess of the policy's GI amount, a completed EOI form must be submitted for medical underwriting review.

Coverage amounts in excess of GI for adult dependents 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. 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.

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 maintenance@usablelife.com.

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.

Late Entrants

Late entrants, if allowed under the policy, are subject to Evidence of Insurability (EOI) requirements. Completed EOI forms may be submitted via email to maintenance@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 are subject to benefit reduction, termination, and/or premium adjustment at various ages, as indicated by the policy. Generally, changes apply on the employee's or spouse's birthday, or the next plan anniversary following that date.

USABLE Life will forward a report (generally 60 days prior to plan anniversary) for groups where premium increases or coverage reductions occur based on the plan anniversary. It will detail all individuals affected by age reduction schedules, and all changes to monthly premiums.

Please refer to your policy for information regarding benefit reduction schedules.

Premium Changes For Age-Banded Rates

Premiums that are based on age are generally in effect for a full year, based on anniversary dates.

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 check 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 submit a file of employees' salaries to USABLE Life for uploading.

Note: Changes to an employee's salary will not necessarily result in changes to benefits.

Dependent Age Maximums

Dependents who reach or exceed the age thresholds upon the plan anniversary are not eligible for coverage. You will be responsible for validating dependent eligibility and advising USABLE Life of changes.

SECTION 1

Enrollment & Maintenance

Please use the grid below for standard administration requirements for various changes in enrollment.

	LIFE, AD&D, STD, LTD	ALL LIFE	AD&D	VSTD OR STD BUY-UP	VLTD OR LTD BUY-UP
	100% EMPLOYER PAID	EMPLOYEE CONTRIBUTES			
CURRENTLY INSURED					
Election Amount	N/A	\$10,000 increments up to GI during annual enrollment only	Up to policy max	Up to percent of salary or plan max to GI during annual enrollment	\$100 increments up to GI during annual enrollment only
EOI Requirement	For amounts over GI	For amounts over \$10,000/GI	None	For amounts over GI	For amounts over \$100/GI
Effective Date	Based on eligibility	Based on eligibility	Based on eligibility	Based on eligibility	Based on eligibility
NEW HIRE					
Election Amount	Up to policy max	Up to policy max	Up to policy max	Up to percent of salary or plan max	Up to percent of salary or plan max
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
RE-HIRE (IF RE-HIRE PERIOD HAS PASSED, TREAT AS NEW MEMBER)					
FOR POLICIES WITH NO RE-HIRE PROVISION					
Election Amount	Up to policy max	Up to policy max	Up to policy max	Up to percent of salary or plan max	Up to percent of salary or plan max
EOI Requirement	For amounts over GI	For all requested amounts	None	For all requested amounts	For all requested amounts
Effective Date	Date of eligibility	Date of eligibility	Date of eligibility	Date of eligibility	Date of eligibility
FOR POLICIES WITH RE-HIRE PROVISION					
Election Amount	Up to policy max	Up to prior coverage amount	Up to policy max	Up to prior coverage amount	Up to prior coverage amount
EOI Requirement	For amounts over GI	For amounts over prior coverage	None	For amounts over prior coverage	For amounts over prior coverage
Effective Date	Date of re-hire	Date of re-hire	Date of re-hire	Date of re-hire	Date of re-hire
LATE ENTRANT					
Election Amount	Up to policy max	Up to policy max	Up to policy max	Up to percent of salary or plan max	Up to percent of salary or plan max
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 EVENT					
Election Amount	Up to policy max	Up to policy max	Up to policy max	Up to percent of salary or plan max	Up to percent of salary or plan max
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

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, print or save the adjusted bill to a file, and 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 upon 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 in 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. US Able 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.*

By entering employee benefit additions and changes in AccessAble, information is updated in our administration system immediately. AccessAble allows you to rebill an invoice once a month if changes are made after your bill has been generated. This allows adjustments to appear on the current bill versus waiting for the next month's bill to generate.

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 on file. Delinquent policies will be terminated per the provisions of the policy.

Reinstatement requests must be reviewed and approved by our underwriting department and are subject to a fee if reinstated. Groups 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 payment quick and simple.

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 is incorrect on your invoice, 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

US Able Life can assist with a one-time or monthly bill reconciliation. A member of our Premium Accounting Team will provide you 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. This model requires regular census or data files be sent to US Able Life, along with a monthly lives and volume report using the template provided in the welcome kit. For information on this administration model, please contact Policy Services at newbusiness@usablelife.com.

SECTION 3

Claims

Obtaining a Claim Form

Claim forms for most benefits can be downloaded from USABLELife.com. 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 Service department at 1-800-370-5856. This helps to prevent claimants from using the wrong form to submit their claim.

Filing A Claim

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

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

1. Employee Statement
2. Authorization for Release of Medical Records
3. Fraud Notice
4. Employer Statement
5. Attending Physician Statement

Life Claim Form

1. Life Claim Form
 - Employee Information Section
 - Insured Information Section
 - Employer Statement
2. Beneficiary Statement
3. Fraud Notice
4. Death Certificate
 - Copy for amounts up to \$50,000
 - Original certificate with seal for amounts over \$50,000

Additional forms

See *Claims Submission Checklist on 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 may be submitted by email, fax, or mail. Instructions for each method are included on the claim form. Email is the most expeditious and preferred method.

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 hours worked and earnings for each week. Failure to provide this information timely may result in an overpayment or delay of benefits. Disability claim payment status is available online through AccessAble.

Short Term Disability (STD) transition to Long Term Disability (LTD)

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 team will review the claim and notify the employee of any additional information needed to complete the review. It is not necessary for the employee to submit a separate LTD claim form.

SECTION 4

Policy Features

Group Life Conversion

Employees and their dependents may be able to convert their Group Term Life coverage to Individual Life coverage within 31 days of leaving employment. Conversion applications are available to download at [USABLELife.com](https://www.usablelife.com).

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 Service:

Telephone: 1-855-207-2008

Email: membershipandbilling@usablelife.com

Portability

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

The Waiver of Premium benefit provision does not apply to insurance continued under the portability provision.

Please refer to the policy issued to your group to see if this benefit is available for your employees.

Waiver of Premium

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

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 Waiver of Premium benefit provision does not apply to insurance continued under the portability provision.

The Application for Extended Insurance Benefits is available at [USABLELife.com](https://www.usablelife.com).

Note: Waiver of Premium guidelines may vary by coverage.

Renewals

Your policy will go through a renewal process at the end of your rate guarantee. We may request an updated detailed census (including occupations) in advance of the renewal.

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 the policy for additional information regarding continuation options that may be available for your group.

SECTION 5

More on USABLE Life

Privacy Statement

At USABLE Life, we know that the privacy of your employees' personal information is important. The proper handling of personal information is one of our highest priorities.

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 employees complete an enrollment or other form. This could include information such as name, address, social security number, income, and any medical information that they authorized us to collect to underwrite and administer policies and claims.
- 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 non-affiliated 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, to use the information only for the intended purpose, and to 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 and 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 Service Department at 1-800-370-5856 between the hours of 8:00 a.m. and 5:00 p.m. Central Time, Monday through Friday, to obtain a printed copy of our Privacy Notice; or you may visit [USABLELife.com](https://www.usablelife.com) to view the online version.

About USABLE Life

USABLE Life has been in the business of serving its customers for more than 30 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.