

plan

Long Term Disability

- ✓ 1st day accident benefit
- ✓ 4th day sickness benefit
- ✓ Partial disability benefit
- ✓ Human organ transplant benefit
- ✓ Survivor benefit
- ✓ Waiver of premium



Did you know...

- In just the past hour, almost **3,000** Americans became disabled. That's **49 every minute**.¹
- Over **51 million** Americans - 18% of the population - are classified as disabled.²
- Nearly **50%** of all mortgage foreclosures are caused by disabilities?³

ELIGIBILITY REQUIREMENTS

If you are an active, full-time Administrative, Certified, Clerical, Teacher's Aide, Bus Driver, Food Service or Custodian Employee working 20 hours or more per week for the employer, you may apply for this coverage. If approved, you may continue your coverage until age 70, provided you are still actively at work, your premium is paid, and the group Policyholder and USABLE Life agree to continue the plan.

EFFECTIVE DATE

Your coverage will be effective on the later of the following dates: the first of the month following approval of your application by our underwriting department; the effective date of the group policy; or the date assigned by your employer. The effective date of any initial, increased, or additional insurance will be delayed if you are not actively at work due to disability. In this case, the initial, increased, or additional insurance will be effective on the date you return to full-time active employment. When your application is approved, you will receive a certificate of coverage in the mail, which will further explain your benefits. If you do not receive your certificate, please contact our Customer Service Department at 1-800-370-5856 .

If there has been a change in your health status between the time you completed your application and your effective date, coverage may be delayed. Please resubmit a new application indicating the change in health status.

Insurance will not be effective until a certificate has been issued and the first premium paid.

DISABILITY BENEFIT

This plan pays benefits beginning on the first day of disability due to a covered accident and on the fourth day of disability due to a covered sickness.

This plan pays the monthly benefit selected at the time of enrollment if you are totally disabled and under a doctor's care.

BENEFIT DURATION

If you are a full-time active employee whose annual salary is \$30,000 or more per year, the monthly benefit for a disability beginning before age 60 will be paid for up to 60 months while you are unable to perform all of the material and substantial duties from your own occupation. After benefits have been paid for 60 months, benefits will continue up to age 65 if you are unable to perform with reasonable continuity all of the material and substantial duties from any occupation for which you become reasonably fitted by training, education, experience, age and physical and mental capacity .

If you are a full-time active employee whose salary is less than \$30,000 per year, the monthly benefit for a disability beginning before age 60 will be paid for up to 24 months while you are unable to perform all of the material and substantial duties from your own occupation. After benefits have been paid for 24 months, benefits will continue to age 65 if you are unable to perform with reasonable continuity all of the material and substantial duties from any occupation for which you become reasonably fitted by training, education, experience, age and physical and mental capacity .

Disabilities beginning at age 60 or after will be paid according to the group policy.



PARTIAL DISABILITY BENEFIT

To encourage you to return to the work force as soon as possible, we will pay a monthly benefit if you are partially disabled within 31 days of the date your total disability ceases for which benefits are payable as a result of a sickness or injury which caused your total disability.

Partial disability means you are able to perform one or more, but not all, of the material and substantial duties of any occupation on a full or part-time basis or able to perform all of the material and substantial duties of any occupation on a part-time basis. You must be earning less than 80% of your pre-disability salary to qualify for this benefit.

Your regular LTD benefit will not be reduced unless the sum of your benefit, income from your work and other disability income benefits exceed 100% of your pre-disability income.

HUMAN ORGAN TRANSPLANT

This plan pays you a lump sum of \$50,000 for the following qualifying organ transplants, which occur prior to age 70: heart, lung (single & double), heart/lung, liver, pancreas, and pancreas/kidney organ transplant procedures. An organ transplant is completely performed if you receive the human donor organ. Transplants of the kidney(s) alone are not covered.

An additional benefit of \$50,000 may be paid to the beneficiary if you die after 30 days but within 365 days from the date of the covered transplant procedure for which an indemnity benefit has been paid if death is due to a transplant related cause.

Payment of any benefit paid under the Human Organ Transplant will only be paid once regardless of the number of transplant procedures or the number of policies you may have with us.

During the first 12 months of coverage, this benefit will not be payable for pre-existing conditions within a 12 month period prior to your effective date of coverage.

SURVIVOR BENEFIT

This plan pays your spouse or surviving children who are under age 25, a lump sum equal to three times your last monthly benefit, including any reductions for other income benefits, if you die after having been disabled for 180 or more consecutive days and were receiving disability benefits.

PREGNANCY BENEFIT

This plan protects your income in case of disability due to pregnancy and will be paid as any other covered sickness.

WAIVER OF PREMIUM

This plan waives your premium payment for any period for which benefits are payable.

BENEFIT REDUCTIONS

Your disability benefits will be reduced by any other income you receive or are eligible to receive. Examples of other income include, but are not limited to: Workers' Compensation or similar law; any other group disability plan; benefits received from your employer's retirement plan for disability or retirement; the amount of disability and/or retirement benefits (reduced or unreduced) from the United States Social Security Act; or any similar plan for disability, received by you or your dependents as a result of your disability.

Your benefit will never be less than \$50 or 10% of your monthly disability benefit, whichever is less.

At your option, you may choose to have your disability benefits reduced by an estimate of your Social Security benefits to prevent an overpayment to you, which must be repaid. If your disability payments have been reduced at your option, and you provide proof that you are not eligible to receive other income benefits, you will receive an immediate lump sum reimbursement.

Plan Feature: Disability benefits will not coordinate with sick leave.

In the event of an overpayment of disability benefits resulting from a retroactive award of other income benefits, you will be required to reimburse US Able Life within 60 days, or we have the right to reduce future benefits until such reimbursement is received. We also have the right to recover any overpayment from your estate in the event of your death.

Being out of work for an extended period of time due to disability can be financially devastating.

While some can afford to live off of their savings for the duration of the disability, few can afford to stop working entirely for a lengthy period of time.

*That's where Long Term
Disability can help.*

IMPORTANT CLAIM FILING INFORMATION

USABLE Life strives to give our customers professional and efficient service when handling claims. You can assist us in this effort by timely submission of claims information and reviewing your claim for completeness and accuracy.

Please remember if you become disabled during the pre-existing condition exclusion period and/or the contestable period of coverage, your claim review may require that we obtain your medical records. Unfortunately, this could result in a delay in processing your claim. USABLE Life wishes to assure you that we will do everything possible to expedite our claim decision.

PRE-EXISTING CONDITIONS AND LIMITATIONS

If you become disabled due to a pre-existing condition during the first year coverage is effective and that disability exceeds the elimination period, we will pay the regular monthly benefit for a period not to exceed one month.

If during the first year following the effective date of an increase in coverage, you become disabled due to a pre-existing condition, the payment will be limited to one month's payment at the increased amount. Benefits extending beyond one month will be limited to the amount of coverage in effect prior to the increase in coverage. After one year, the pre-existing condition limitation will no longer apply, and all conditions will be covered unless excluded or limited elsewhere.

A pre-existing condition means a diagnosed sickness or injury for which you received treatment within 3 months prior to your original effective date or the date of an increase in coverage. Pre-existing condition will also include any condition which is related to any such injury or sickness.

¹ National Safety Council, Injury Facts 2008 Ed.

² US Census Bureau, Nov 2008

³ The Council for Disability Awareness. Long Term Disability Claims Review. 2007.

MENTAL ILLNESS LIMITATION

Mental illness and nervous conditions are covered for the first 24 months, with some limitations. Benefits are payable beyond 24 months only if you are hospitalized or institutionalized at the time you reach the 24 month maximum. The monthly benefits will be paid during the confinement. Please refer to the Master Policy for further explanation of these benefits.

EXCLUSIONS

This plan will not cover disability due to war, declared or undeclared, or any act of war; intentionally self-inflicted injuries; active participation in a riot; or the insured's committing of or attempting to commit a felonious act.

This benefit summary provides a very brief description of USABLE Life's products. 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 may apply, and certain coverage may reduce or terminate due to age or lack of eligibility. If you enroll and are approved for coverage, you will be furnished with a certificate of insurance. Please read your insurance documents carefully.



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