

# Voluntary Group Term Life

Voluntary Group Term Life 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.



If you need additional term life protection for you and your eligible family members, think about USABLE Life's low cost Voluntary Group Term Life coverage. You select the benefit amounts to suit your specific situation, and premium payments are made through payroll deduction.

## Highlights of Coverage

### Accelerated Benefits Rider

This benefit applies to those employees who have a terminal illness, as defined in the terms and provisions of the group policy. The benefit allows a covered person to receive part of his or her insurance while still living. The amount payable to the insured can be as much as 50% of the life insurance amount.

### Extended Life Insurance Benefit (Waiver of Premium)

If you terminate your employment before age 60 because of your total disability, which continues for at least 6 months during which time premiums are paid, your life insurance may be continued while you are totally disabled without payment of premiums to age 65.

*This benefit summary provides a very brief description of USABLE Life's insurance 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 policy or certificate of insurance. Please read your insurance documents carefully.*