



**BlueCross BlueShield  
of Alabama**

*We cover what matters.*



## GROUP TERM LIFE + DISABILITY INSURANCE

**US<sup>ABLE</sup> Life<sup>SM</sup>**

### A small group insurance package designed to meet your employees' needs

#### Live life. You're covered.<sup>®</sup>

For over 40 years, US<sup>ABLE</sup> Life has been a trusted name among elite carriers in life insurance. Our financial strength and stability provides you with the security you need in an insurance partner. We offer the advanced expertise and capabilities of a major carrier without treating you like just another number.

We work hard to deliver the highest quality of financial security to our customers when they need us the most and can be relied upon to pay claims quickly and accurately. It is our top priority to make a meaningful difference and provide an exceptional customer experience for you and your employees.

#### You are our priority

We know that protecting your company and its employees is a critical responsibility. Taking care of employees is more than providing a safe place to work; it's also about offering employees and their families protection outside the workplace. While helping recruit and retain the talent you need to succeed, Group Term Life and Disability insurance protects your employee investment.

#### You can trust us with your benefit needs

Choose an insurance company that has your best interests in mind. US<sup>ABLE</sup> Life is financially strong and takes pride in its ability to deliver on its promise to help secure your employees' financial future and protect your corporate investments.

#### PRODUCT HIGHLIGHTS

- Coverage for employees for as little as **\$8.50 per month**
- **Small group insurance package includes:** Group Term Life (GTL) options for employees, spouse, and dependent(s), Accidental Death & Dismemberment (AD&D), and Disability insurance

| GTL + Disability Benefits (small groups with 2-99 employees) |          |                      |                      |          |                      |                      |
|--|----------|----------------------|----------------------|----------|----------------------|----------------------|
| GTL  | \$25,000 | \$25,000             | \$25,000             | \$50,000 | \$50,000             | \$50,000             |
| \$5,000 spouse coverage                                      | ✓        | ✓                    | ✓                    | ✓        | ✓                    | ✓                    |
| \$2,000 dependent(s) coverage (6 mos.+) <sup>1</sup>         | ✓        | ✓                    | ✓                    | ✓        | ✓                    | ✓                    |
| Accelerated Death Benefit                                    | ✓        | ✓                    | ✓                    | ✓        | ✓                    | ✓                    |
| Waiver of premium  | ✓        | ✓                    | ✓                    | ✓        | ✓                    | ✓                    |
| AD&D   | \$25,000 | \$25,000             | \$25,000             | \$50,000 | \$50,000             | \$50,000             |
| DISABILITY   | n/a      | \$1,000 <sup>2</sup> | \$1,000 <sup>2</sup> | n/a      | \$1,000 <sup>2</sup> | \$1,000 <sup>2</sup> |
| Waiver of premium  |          | ✓                    | ✓                    |          | ✓                    | ✓                    |
| Benefit duration <sup>3</sup>                                |          | 2 yrs.               | 2 yrs.               |          | 2 yrs.               | 2 yrs.               |
| Elimination period   |          | 90 days              | 30 days              |          | 90 days              | 30 days              |
| EMPLOYEE RATE (per month)                                    | \$8.50   | \$16.00              | \$22.50              | \$14.50  | \$22.00              | \$28.50              |

## Exceptions and limitations

- Minimum group size: Two lives.
- Minimum participation: If there is a 100% employer contribution, there must be 100% employee participation. The minimum employer contribution is 25%. If there is not 100% employer contribution, then:
  - Two to three eligible employees, 100% participation
  - Four or more eligible employees, 75% participation (rounded up)
- Eligibility: Employees must be actively at work, earning an income from the employer, and working at least 25 hours or more per week.
- Guaranteed issue amount: All coverage is issued on a guaranteed issue basis. Late applications will be subject to evidence of insurability. Pre-existing limitations apply to disability.
- Standard life provisions: Waiver of premium, conversion privilege, and Accelerated Death Benefit.
- Standard AD&D riders: Seat belt/airbag, helmet, coma, repatriation, exposure, and disappearance.

- Reductions and/or termination for Life and AD&D: If your employees are still actively at work on a full-time basis, benefits reduce to 65% of the pre-age 65 amount at age 65, and to 50% of the pre-age 65 amount at age 70.
- The benefits are provided through a group policy issued to and purchased by the employer on behalf of all the eligible employees.
- Disability insurance
  - Waiver of premium
  - Definition of disability: own occupation- 20% earnings lost (80% earnings test)
  - Types of disability: occupational and non-occupational
  - Pre-existing condition limitations: 3/12
  - Mental health and substance abuse: 24 months of benefits
  - Partial disability and work incentive benefit included

## Read your policy carefully

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 apply, and certain coverage may reduce or terminate due to age or lack of eligibility. If you enroll for coverage, you will be furnished with a policy or certificate of insurance. Please read your insurance documents carefully.

**Contact your local Blue Cross and Blue Shield of Alabama representative today!**

*This document provides a brief description of USABLE Life's Term Life, Accidental Death & Dismemberment, and Disability insurance. This is not an insurance policy. Limitations and exclusions may apply and coverage may be reduced or terminated due to lack of eligibility. Please read the insurance policy carefully.*

<sup>1</sup>Children age 14 days to six months have \$100 in coverage.  
<sup>2</sup>Payable per month, not to exceed 60% of covered earnings.  
<sup>3</sup>Reducing benefit duration.



Consecutively ranked  
"A" (excellent) by A.M. Best



Recognized as one of the  
"Ward's 50" L&H Top Performers

