

USable Life benefit options reference guide: employer group size 2-9

PRODUCT	EMPLOYER CONTRIBUTION	PARTICIPATION	PLAN OPTIONS	BENEFITS	GUARANTEE ISSUE LIMITS	PREMIUM
GROUP TERM LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)	Minimum of 25% Employer contribution required	<p>GROUP SIZE 2-4: 100% must enroll</p> <p>GROUP SIZE 5-7: all but 1 employee must enroll</p> <p>GROUP SIZE 8-9: all but 2 employees must enroll</p>	Flat Benefit or Multiples of Salary	<p>FLAT \$5,000 increments Min: \$15,000 Max: \$100,000</p> <p>SALARY 1, 2 or 3 times annual salary Maximum: \$100,000</p>	<p>2-5 Lives: up to \$25,000</p> <p>6-9 Lives: up to \$50,000</p>	Age rated
DEPENDENT LIFE	Employer or Employee; purchase of Group Term Life/AD&D is required	No minimum	<p>Spouse</p> <p>Children (birth to 6 months)</p> <p>Children 6 months to 19 years (23 years if full-time student)</p>	<p>Plan 1: \$10,000 Plan 2: \$5,000</p> <p>\$100</p> <p>\$5,000</p>	All Guarantee Issue	Per life, flat fee
SHORT TERM DISABILITY (STD)	Minimum of 25% Employer contribution required; purchase of Group Term Life/AD&D OR LTD is required	<p>GROUP SIZE 2-4: 100% must enroll</p> <p>GROUP SIZE 5-7: all but 1 employee must enroll</p> <p>GROUP SIZE 8-9: all but 2 employees must enroll</p>	<p>Flat or Percentage of Salary</p> <p>Accident/Illness/Duration 1/8/13 1/8/26 8/8/13 8/8/26 15/15/13 15/15/26</p>	<p>FLAT \$50 increments to a maximum of \$250 not to exceed 66.67% weekly earnings</p> <p>SALARY 50%, 60%, or 66.67% of weekly income Min \$50; Max \$750</p>	All Guarantee Issue	Age rated*
LONG TERM DISABILITY (LTD)	Minimum of 25% Employer contribution required; purchase of Group Term Life/AD&D OR STD is required	<p>GROUP SIZE 2-4: 100% must enroll</p> <p>GROUP SIZE 5-7: all but 1 employee must enroll</p> <p>GROUP SIZE 8-9: all but 2 employees must enroll</p>	Salary-based with a choice of a 90- or 180-day elimination period	<p>60% to \$4,000, \$5,000, or \$6,000 max</p> <p>Duration: choice of Social Security Normal Retirement Age or 5 years</p>	\$4,000	Age rated*

* Please see the list on the back of the 2-9 employer group worksheet and application for industries that are not eligible for STD and LTD.

USable Life benefit options reference guide: employer group size 10+

PRODUCT	EMPLOYER CONTRIBUTION	PARTICIPATION	PLAN OPTIONS	BENEFITS	GUARANTEE ISSUE LIMITS	PREMIUM
GROUP TERM LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)	Minimum of 25% Employer contribution required	<p>If 100% employer paid, 100% participation of all eligible employees is required</p> <p>If contributory, 75% participation of all eligible employees is required</p>	Flat or Multiple of Salary	Maximum determined by group size	Based on the total Group Term Life volume	Per \$1,000
DEPENDENT LIFE	Employer or Employee; purchase of Group Term Life/AD&D is required	No minimum	<p>Spouse</p> <p>Children (birth to 6 months)</p> <p>Children 6 months to 19 years (23 years for students)</p>	<p>Amounts up to \$10,000* (higher amounts subject to approval)</p> <p>\$500*</p> <p>Amounts up to \$10,000* (higher amounts subject to approval)</p>	All Guarantee Issue	Per Unit Flat Fee
SHORT TERM DISABILITY (STD)	Minimum of 25% Employer contribution required; purchase of Group Term Life/AD&D OR LTD required on groups of less than 50 lives	<p>If 100% employer paid, 100% participation of all eligible employees is required</p> <p>If contributory, 75% participation of all eligible employees is required</p>	Flat or salary-based, flat amounts limited to 66.67% weekly earnings	Maximum determined by group size	All Guarantee Issue	Per \$10 weekly benefit
LONG TERM DISABILITY (LTD)	Minimum of 25% Employer contribution required; purchase of Group Term Life/AD&D OR STD required on groups of less than 50 lives	<p>If 100% employer paid, 100% participation of all eligible employees is required</p> <p>If contributory, 75% participation of all eligible employees is required</p>	Salary-based with a choice of a 90- or 180-day elimination period	<p>Up to 66.67% of earnings, maximum based on average top salaries</p> <p>Duration: Social Security Normal Retirement Age, 5-year, or 2-year</p>	Based on the total LTD volume	Per \$100 monthly covered payroll

* Other plans are available upon request and are subject to underwriting review.

USable Life benefit options reference guide: voluntary products

PRODUCT	GROUP SIZE	EMPLOYER CONTRIBUTION	PARTICIPATION	PLAN OPTIONS	BENEFITS	ISSUE LIMITS	PREMIUM
VOLUNTARY GROUP TERM LIFE (VGTL)	5+ applications, combination of employee and spouse	0%	<p>Typically 25% for guaranteed issue</p> <p>Group must have at least 6 eligible lives to qualify for Guarantee Issue</p>	<p>Increments of \$10,000 up to \$300,000 on both employee and spouse</p> <p>Child coverage of \$5,000 or \$10,000 available</p>	Portability, Conversion	Based on 25% employee participation and the group's total size	Per \$10,000
VOLUNTARY ACCIDENTAL DEATH AND DISMEMBERMENT (VAD&D)	<p>Standalone; 5+ applications</p> <p>If purchased with VGTL, VSTD or VLTD; 2+ applications</p>	0%	<p>5+ applications if standalone; 2+ if purchased with VGTL, VSTD or VLTD</p>	<p>Increments of \$10,000 up to \$300,000 on both employee and spouse</p> <p>Child coverage of \$5,000 or \$10,000 available</p>	Speech & Hearing Rider, Seat Belt/Air Bag Rider, Special Education Rider	Amounts over \$150,000 subject to 10x employee's annual earnings	Per \$1,000
VOLUNTARY SHORT TERM DISABILITY (VSTD)	1 application required	0%	1 application	Percentage-based with allowed percentages determined by industry	<p>Up to \$750 weekly benefit</p> <p>12/12 pre-existing condition limitation</p> <p>Continuity of Coverage available</p>	All Guarantee Issue if applying when initially eligible	Per \$10 weekly benefit
VOLUNTARY LONG TERM DISABILITY (VLTD)	Greater of 10 approved applications or 15% participation of all eligible employees required	0%	Greater of 10 approved applications or 15% participation of all eligible employees required	Salary-based with a choice of a 90- or 180-day elimination period	<p>Up to 60% of earnings</p> <p>\$5,000 maximum</p> <p>5 year accident/ 2 year sickness; 5 year accident/ 5 year sickness; and To Age 65 Accident/ To Age 65 Sickness available</p> <p>12/6/24 pre-existing condition limitation</p>	All Guarantee Issue if applying when initially eligible	Per \$100 monthly covered benefit