



EMPLOYEE BENEFITS SUMMARY | 50054624 TWIN FALLS COUNTY

FOR ALL FULL TIME ACTIVE EMPLOYEES

GROUP TERM LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT

EMPLOYER CONTRIBUTION: 100%

AMOUNT OF COVERAGE: Pays a benefit of \$50,000 without evidence of insurability.

Benefits reduce, based on your age, to 65% at age 70, to 45% at age 75, to 30% at age 80, to 20% at age 85, to 15% at age 90, to 10% at age 95, and terminate when you are no longer eligible or your retirement, whichever occurs first. Reductions occur at the Policy Anniversary.

GROUP TERM LIFE insurance is designed to provide benefits to your designated beneficiary for loss of life.

ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) is payable, if within 365 days of a covered accident, you suffer loss of life or dismemberment. AD&D provides protection for losses occurring on or off the job.

GROUP TERM LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT ALSO INCLUDES THE FOLLOWING:

- Beneficiary Assistance Program
- Accelerated Benefit
- Extended Life Insurance Benefit (Waiver of Premium)
- Portability
- Coma Benefit
- Exposure & Disappearance Benefit
- Repatriation Benefit
- Child Care Center Benefit
- Felonious Assault Benefit
- Special Education Benefit
- Spouse Training Benefit
- Safety Equipment Benefit
- Total Loss of Use Benefit
- Restoration Benefit
- Travel Assistance
- Identity Theft Protection
- Dignity Planner
- Restoration Benefit

DEPENDENT LIFE

EMPLOYER CONTRIBUTION: 100%

Spouse: Pays a benefit for your eligible spouse in the amount of \$5,000.

Children: Pays a benefit for your eligible children between the ages of 6 months and 26 years in the amount of \$5,000. Benefits are \$5,000 for children from Live Birth to 6 months.

Benefit does not reduce, and terminates when you are no longer eligible or your retirement, whichever occurs first.

SHORT TERM DISABILITY

EMPLOYER CONTRIBUTION: 100%

AMOUNT OF COVERAGE: Pays a benefit of 60% of your Basic Weekly Earnings to a maximum of \$1,000 per week, less offsets for other income. Benefits begin on the 15th day of a covered disability resulting from an accident, and on the 15th day of a covered disability resulting from sickness, and are payable up to a maximum of 11 weeks for any one covered disability.

GROUP SHORT TERM DISABILITY (STD) is designed to provide partial income replacement should you become disabled as the result of sickness or injury.

Benefits terminate when you are no longer eligible or your retirement, whichever occurs first.

SHORT TERM DISABILITY ALSO INCLUDES THE FOLLOWING:

- Recurrent Disability
- Survivor Benefit

- Return to Work Incentive

VOLUNTARY GROUP TERM LIFE

EMPLOYER CONTRIBUTION: 0%

Employee: If you are age 69 or younger, you may purchase coverage in units of \$10,000 to a maximum of \$130,000 through age 69, and \$0 after reaching age 70 without evidence of insurability. Coverage over these amounts to a maximum of \$300,000 is available with evidence of insurability. Coverage cannot exceed 7.0 times your Basic Annual Earnings.

Benefits reduce, based on your age, to sd - 65% at age 70, to 45% at age75, to 30% at age 80, to 20% at age 85, to 15% at age 90, to 10% at age 95, and terminate when you are no longer eligible or your retirement, whichever occurs first. Reductions occur at the Policy Anniversary.

Spouse: If you have purchased Voluntary GTL for yourself, you may purchase coverage for your eligible spouse, age 69 or younger, in units of \$10,000 to a maximum of \$50,000 through age 69, and \$0 after reaching age 70 without evidence of insurability. Coverage over these amounts to a maximum of \$150,000 is available with evidence of insurability.

Benefits reduce, based on spouse's age, to sp 65% at age70, to 45% at age75, to 30% at age80, to 20% at age85, to 15% at age90, to 10% at age95, and terminate when you are no longer eligible or your retirement, whichever occurs first. Reductions occur at the Policy Anniversary.

Child: If you have purchased Voluntary GTL for yourself, you may purchase coverage for your eligible children between the ages of 6 months and 26 years from \$2,000 to \$10,000 in increments of \$2,000. Benefits reduce to \$0 for children from live birth to 6 months.

Benefits terminate when they are no longer eligible, or at the termination of your eligibility, whichever occurs first.

VOLUNTARY GROUP TERM LIFE (VGTL) If you need additional term life protection for you and your eligible family members, think about USable Life's low cost VGTL coverage. You select the benefit amounts to suit your specific situation and premium payments are made through payroll deduction.

VOLUNTARY GROUP TERM LIFE ALSO INCLUDES THE FOLLOWING:

- Beneficiary Assistance Program
- Accelerated Benefit
- Dignity Planner
- Portability
- Extended Life Insurance Benefit (Waiver of Premium)

VOLUNTARY ACCIDENTAL DEATH AND DISMEMBERMENT

EMPLOYER CONTRIBUTION: 0%

Employee: You may purchase coverage in units of \$10,000 to a maximum of \$300,000 without evidence of insurability. Coverage cannot exceed 7.0 times your Basic Annual Earnings.

Benefits reduce, based on your age, to sd - 65% at age 70, to 45% at age75, to 30% at age 80, to 20% at age 85, to 15% at age 90, to 10% at age 95, and terminate when you are no longer eligible or your retirement, whichever occurs first. Reductions occur at the Policy Anniversary.

Spouse: If you have purchased Voluntary AD&D for yourself, you may purchase coverage for your eligible spouse in units of \$10,000 to a maximum of \$150,000 without evidence of insurability.

Benefits reduce, based on spouse's age, to sp 65% at age70, to 45% at age75, to 30% at age80, to 20% at age85, to 15% at age90, to 10% at age95, and terminate when you are no longer eligible or your retirement, whichever occurs first. Reductions occur at the Policy Anniversary.

Child: If you have purchased Voluntary AD&D for yourself, you may purchase coverage for your eligible children between the ages of 6 months and 26 years from \$2,000 to \$10,000 in increments of \$2,000. Benefits reduce to \$0 for children from live birth to 6 months.

Benefits terminate when they are no longer eligible, or at the termination of your eligibility, whichever occurs first.

VOLUNTARY ACCIDENTAL DEATH & DISMEMBERMENT (VAD&D) coverage allows you to purchase benefits to provide protection in the event of an unexpected loss of accidental death or dismemberment. Protection is issued on a 24-hour basis for you and your eligible family members and covers you as the result of a covered accident anywhere in the world.

VOLUNTARY ACCIDENTAL DEATH AND DISMEMBERMENT ALSO INCLUDES THE FOLLOWING:

- Coma Benefit
 - Exposure & Disappearance Benefit
 - Repatriation Benefit
 - Child Care Center Benefit
 - Felonious Assault Benefit
 - Special Education Benefit
 - Spouse Training Benefit
 - Safety Equipment Benefit
 - Total Loss of Use Benefit
 - Restoration Benefit
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Important Note

If you are not actively at work on the date your insurance or any increase in insurance is scheduled to take effect, the coverage or increase in coverage will take effect on the day you return to active work. 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 participation requirements, limitations, or 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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