

SMALL
GROUP
PLANS

LIFE & DISABILITY

2-50 LIVES



USABLE Life

2-50 LIVES

SMALL GROUP PLANS LIFE & DISABILITY

US Able Life's Small Group Plans for Life & Disability offer employers with 2 to 50 employees the opportunity to provide your employees a quality benefits package and maintain your bottomline.

Plans are flexible and affordable, making it easier than ever to create a benefits plan that's as unique as you are. Whether you'd like to offer Group Term Life only, or create a comprehensive bundle that includes a Long Term Disability plan, we have you covered.

MINIMUM PARTICIPATION

If the employer's contribution is 100% then there must be 100% employee participation. The minimum employer contribution is 25%.

If the employer's contribution is not 100% then:

- 2-3 Eligible Employees and 100% participation
- 4+ Eligible Employees and 75% participation

CLASS DEFINITION

Small group plans are limited to three classes with a minimum of two employees per class.

GUARANTEED ISSUE AMOUNT

All coverage is issued on a guaranteed issue basis. Late applications will be subject to evidence of insurability. Pre-Existing Conditions Exclusion applies to Disability.

LIFE AND AD&D HIGHLIGHTS

- 4 Employee Coverage Options
- \$5,000 Spouse Coverage
- \$2,000 Child Coverage¹

Standard Life Provisions

- Waiver of Premium
- Conversion Privilege
- Accelerated Death Benefit

Standard AD&D Riders

- Seat Belt/Air Bag
- Coma
- Repatriation
- Exposure & Disappearance

DISABILITY HIGHLIGHTS

- 5 benefit options available
- Benefit plans that pay up to 60% of an employee's pre-disability earnings and max out at the benefit amount you choose.
- 180 Day Elimination Period
- 24-Month Own Occupation Definition of Disability
- 3/12 Pre-Existing Conditions Exclusion
- Occupational & Non-Occupational Types of Disability
- 24 Months of Benefits For Mental Health & Substance Abuse²

ENROLLMENT REQUIREMENTS

- Group Application
- Employee Census
- Prior Carrier LTD Policy/Certificate for Coverage Takeover Cases

NO DEPOSIT
CHECK REQUIRED

CHOOSE THE PLAN THAT WORKS BEST FOR YOUR EMPLOYEES

FOR MORE INFORMATION, CONTACT JAMES D. MILLER INSURANCE SERVICES LLC. AT (201) 986-1427

	PLAN 1	PLAN 2	PLAN 3	5+ LIVES PLAN 4	5+ LIVES PLAN 5	5+ LIVES PLAN 6
LONG TERM DISABILITY	-	\$500 ³ 5 YEAR RBD ⁴	\$1,000 ³ 5 YEAR RBD ⁴	\$1,500 ³ 5 YEAR RBD ⁴	\$2,000 ³ 5 YEAR RBD ⁴	\$1,500 ³ TO AGE 65 RBD ⁴
EMPLOYEE LIFE \$25,000	\$8.50	\$13.50	\$18.00	\$23.00	\$28.00	\$29.50
EMPLOYEE LIFE \$35,000	\$11.50	\$16.50	\$21.00	\$26.00	\$31.00	\$32.50
EMPLOYEE LIFE \$40,000	\$11.50	\$16.50	\$21.00	\$26.00	\$31.00	\$32.50
5+ LIVES EMPLOYEE LIFE \$50,000	\$14.50	\$19.50	\$24.00	\$29.00	\$34.00	\$35.50
COST SHOWN PER MONTH/PER EMPLOYEE						

Reductions/Termination for Life and AD&D: Life and AD&D benefits will reduce by 35% at age 65 and reduce to 50% at age 70 of the pre-age 65 amount. Coverage terminates at retirement on both Life and AD&D.

**JAMES D. MILLER
INSURANCE SERVICES LLC.**

50 Union Avenue, Suite 1
Rutherford, NJ 07070

www.jdminsurace.com

PHONE: (201) 986-1427

FAX: (201) 986-1167



The benefits are provided through a group policy issued to and purchased by the employer on behalf of all the eligible employees.

This benefit summary only represents a very brief description of USABLE Life's insurance products. To learn more about these products, such as the eligibility requirements, participation rules, riders and any ineligible industries or other requirements, contact your broker or sales representative.

This brochure is for illustrative purposes only and 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. The insured employee will be furnished with a certificate of insurance. These documents should be read carefully.