

Supplemental Life and AD&D Insurance

Available to groups with 10 – 99 employees

- Full-time employees are eligible for up to \$100,000 in \$10,000 increments.
- Employees under age 60 may be eligible for waiver of premium if totally disabled.
- An Accelerated Death Benefit is included for insured employees who have \$15,000 or more of coverage.
- A loss, which is caused by suicide or attempted suicide within one year from the effective date of the Supplemental Life benefits, will not be covered.
- The participation requirement is 25% of all eligible employees with a 6 life minimum. If employee participation requirements are not achieved, medical underwriting will be utilized on all employee applications.
- The Guaranteed Issue guidelines are as follows:

Eligible Employees	Guaranteed Issue Amount	Eligible Employees	Guaranteed Issue Amount
10 - 25	\$30,000	Age 60 – 69	\$10,000
25 - 99	\$50,000	Age 70+	- 0 -

Monthly Rate, per \$1,000 of coverage for each employee is shown below. An employee's rate will increase when he advances to the next age band.

Life and AD&D benefits reduce by 35% at age 65 and by 50% at age 70.

Life

Age	Life Rate
Under 30	\$.09
30 - 34	.10
35 - 39	.12
40 - 44	.21
45 - 49	.32
50 - 54	.56
55 - 59	1.00
60 - 64	1.42
65 - 69	2.24
70 - 74	3.89
75 and Over	7.25

AD&D

Supplemental AD&D rates are the same as the Basic AD&D rates. Supplemental AD&D may be purchased in an amount equal to the Supplemental Life benefit.

Note: Supplemental Life and AD&D Insurance may not be purchased in conjunction with Voluntary Life and AD&D Insurance. Voluntary Life and AD&D are only offered to those groups that do have a Supplemental Life and AD&D product in force. Supplemental Life and AD&D Insurance is underwritten by USABLE Life.

An authorized agency of:

