



EMPLOYEE BENEFITS SUMMARY | 50026634 ANSELL GRIMM & AARON, PC

FOR ALL FULL TIME ACTIVE PARTNERS, ATTORNEYS, MANAGERS, PARALEGALS

GROUP TERM LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT

EMPLOYER CONTRIBUTION: 100%

AMOUNT OF COVERAGE: Pays a benefit of 1 times your Basic Annual Earnings, rounded to the next higher \$1,000 to a maximum of \$500,000 without evidence of insurability.

Benefits reduce, based on your age, to 50% at age 75, and terminate when you are no longer eligible or your retirement, whichever occurs first.

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:

- Accelerated Benefit
- Extended Life Insurance Benefit (Waiver of Premium)
- Seat Belt/Air Bag Benefit
- Coma Benefit
- Exposure & Disappearance Benefit
- Repatriation Benefit
- Paralysis Coverage
- Special Education Coverage
- Travel Assistance

LONG TERM DISABILITY (GROSS-UP PLAN)

EMPLOYER CONTRIBUTION: 0%

AMOUNT OF COVERAGE: You may purchase a benefit of 60% of your Basic Monthly Earnings to a maximum of \$10,000 per month, less offsets for other income. Benefits begin on the 181st day of a covered disability and are payable until age 65 if you are disabled from your own occupation.

This plan will not cover any disability which is caused or contributed to by, or results from a pre-existing condition for which treatment was received during the 3 month period immediately preceding the effective date of coverage, and which begins in the first 12 months after the effective date of coverage.

GROUP LONG TERM DISABILITY (LTD): is designed to provide partial income replacement for you should you become disabled as the result of a covered sickness or injury.

LONG TERM DISABILITY (GROSS-UP PLAN) ALSO INCLUDES THE FOLLOWING:

- Return to Work Incentive
- Survivor Benefit
- *Employee Assistance Program (EAP) - Online Program - Go to: NDBH.COM, Login: USAL903.
- *Offered through our partnership with New Directions Behavioral Health
- Waiver of Premium Benefit

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. This benefit summary was generated by USABLE Life on 3/11/2021 at 1:12 PM and may not reflect changes recently submitted to USABLE Life.