

Voluntary Short Term Disability

Did you know...

- 1 in 5 workers will be out of work for at least a year due to an illness or accident before age 65? ¹
- Nearly 90% of disabling accidents and illnesses are not work related? ²
- Disability is the leading cause of personal bankruptcies? ³

USABLE Life has been helping employees protect their income with disability income for close to 30 years. Voluntary Short Term Disability (VSTD) coverage provides partial income replacement on a voluntary basis in the event you suffer an injury or illness for which you are under the regular care of a physician, and which results in your inability to perform one or more of the material duties of your regular occupation with a loss of earnings of 20% or more. If you lose the ability to earn a paycheck, VSTD will give you peace of mind that you will be able to continue to meet your financial commitments and give your family financial stability. Through the ease of payroll deduction, you can now pay for this affordable protection.

Highlights of Coverage

Coverage	Covers you for non-occupational injuries.
Benefit Payments	Weekly benefits are paid directly to you.
Benefit Amounts	<ul style="list-style-type: none">• Up to 70% of your covered weekly earnings, not to exceed a weekly maximum of \$750.• \$100 Minimum Election.• Benefits available in \$10 increments.
Elimination Period	Benefits are available as soon as day one for accidents and day eight for sickness.
Weekly Disability	<p>With a combination of work and weekly disability benefit payments, you can receive up to 100% of your pre-disability income:</p> <ul style="list-style-type: none">• If you are disabled and not working or working and earning less than 20% of your covered weekly earnings, your weekly disability benefit will be the eligible amount elected less any eligible offsets, not including any income you receive from any form of employment.• If you are disabled and working, earning between 20% and 80% of your covered weekly earnings, your weekly disability benefit will be the eligible amount elected. Add to this any eligible offsets including any income you receive from any form of employment. If this amount exceeds 100%, we will subtract this amount from your eligible elected amount and pay the difference.
Reductions	If you are still actively at work on a full-time basis, VSTD benefits reduce 33 1/3% when you reach age 65 and will terminate at age 70 or your retirement, whichever occurs first.
Waiver of Premium	If you are totally disabled for 90 consecutive days, future premium payments that fall due will be waived as long as you are receiving benefits.

¹ Life and Health Insurance Foundation for Education. November 2005.

² National Safety Council. Injury Facts 2008 Ed.

³ The Council of Disability Insurers. The Long Term Disability Claims Review. 2005.



Definitions	<p>Date of Disability means the first day that you are under the regular care of a physician and meet the definition of disability as defined below.</p> <p>Disability or Disabled means an injury or sickness that requires you to be under the regular care of a physician, and prevents you from performing one or more of the material duties of your regular occupation with reasonable accommodations, and as a result of which you are earning less than 80% of your covered weekly earnings.</p>
Pre-existing Conditions Exclusion	<p>Benefits will not be paid if you disability begins in the first 12 months following the effective date of your coverage and your disability is caused by, contributed to by, or the result of a pre-existing condition.</p> <p>Pre-Existing Condition means any condition for which you have done any of the following at any time during the 12 months just prior to your effective date of coverage:</p> <ul style="list-style-type: none"> • received medical treatment or consultation; • taken or were prescribed drugs or medicine; or • received care of services, including diagnostic measures, whether or not that condition is diagnosed at all or misdiagnosed during that period of time.
Excluded Disabilities	<p>We will not pay benefits for any disability caused by:</p> <ul style="list-style-type: none"> • war or any act of war, or while serving in the armed forces of any country or international authority; • attempted suicide or intentionally self-inflicted injuries, while sane or insane; • your active participation in a riot or insurrection; • your voluntary commission of, or attempting to commit, an assault or a felony; or participating in an illegal occupation; • injury arising out of or in the course of any occupation or employment for pay or profit, or any injury or sickness for which you are entitled to benefits under any Worker's Compensation Law, Employer's Liability Law or similar law; • your voluntary use of any drug, hallucinogen, controlled substance, or narcotic unless taken as prescribed by a physician; • injury occurring while intoxicated; • elective or cosmetic surgery, except for surgery to repair damage to the natural body caused by an injury or treatment of a sickness; or • your acting as an organ donor. <p>No benefits are payable for any period of disability during which you are incarcerated in a penal or correctional facility for a period of 30 or more consecutive days.</p>

Employee Eligibility Requirements

Employees must:

- Be actively at work, at least 20 hours per week for your employer; and
- Be under age 70 on the effective date of coverage; and
- Have satisfied the waiting period set by your employer, of not less than 30 days.

Note: No director or officer of the employer will be considered to be an employee unless he meets the above conditions. Retirees, non-employee directors and part-time or seasonal employees are not eligible for coverage. If you are not actively at work on the date your insurance, or any increase in insurance is scheduled to take effect, it will be effective on the date you return to work.

When your application is approved, your employer will be furnished a certificate of coverage for distribution, which will further explain your benefits. If you do not receive your certificate, please contact our Customer Service Department at (800) 370-5856.

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 limitations and exclusions apply, and certain coverage may reduce or terminate due to age or lack of eligibility. If you enroll for coverage, you will be furnished with a policy or certificate of insurance. Please read your insurance documents carefully.

Service You Can Count On

- We provide easy filing for claimants. Claims can be submitted by email, mail or fax.
- Fast claim payments – 90% of filed STD claims are paid within 3-5 business days.
- We stay in contact with you, your employer and your physician to determine if your return-to-work status has changed.
- For 2009, Customer Satisfaction for our Claims service exceeded 95%.

At USAbLe Life, we instill quality into everything we do to better serve you. Since being established in 1980, we have committed ourselves to improving our customers' lives by uniting excellent customer relations with a vast array of products and product expertise.

Flexible products, high-quality customer relations and fast, reliable claims service. That's what you get with USAbLe Life - you're covered.



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