



EMPLOYEE BENEFITS SUMMARY | 50040864 LIFECARE PARTNERS OF FLORIDA LLC

FOR ALL OTHER ACTIVE FULL-TIME EMPLOYEES

GROUP TERM LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT

EMPLOYER CONTRIBUTION: 100%

AMOUNT OF COVERAGE: Pays a benefit of \$25,000 without evidence of insurability.

Benefits reduce, based on your age, to 65% at age 65, and to 50% at age 70, and then 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:

- Accelerated Benefit
- Extended Life Insurance Benefit (Waiver of Premium)
- Coma Benefit
- Exposure & Disappearance Benefit
- Repatriation Benefit
- Safety Equipment Benefit
- Total Loss of Use Benefit
- Dignity Planner
- *Online Employee Assistance Program (EAP) - Go to: NDBH.COM, Login: USAL903.
- *Offered through our partnership with New Directions Behavioral Health

DEPENDENT LIFE

EMPLOYER CONTRIBUTION: 100%

Spouse: Pays a benefit to your eligible spouse in the amount of \$10,000.

Children: Pays a benefit to your eligible children between the ages of 6 months and 26 years in the amount of \$5,000. Benefits are reduced to \$100 for children from Live Birth to 6 Months.

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

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 US Able Life's insurance products. This is not an insurance policy and only the actual provisions of an issued policy control. US Able Life's policies set forth the rights and obligations of covered persons and US Able Life. Please be aware that certain limitations and 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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