



## EMPLOYEE BENEFITS SUMMARY 2018 | 50019104 TOWN OF WEBSTER

### FOR ALL FULL TIME ACTIVE EMPLOYEES

#### GROUP TERM LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT

EMPLOYER CONTRIBUTION: 50%

**AMOUNT OF COVERAGE:** You may elect a benefit of \$5,000 without evidence of insurability.

*Benefit does not reduce, and terminates 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
- Assist America
- Portability
- Special Education Coverage

#### DEPENDENT LIFE

EMPLOYER CONTRIBUTION: 0%

**Spouse:** You may purchase coverage for your eligible spouse in the amount of \$5,000.

**Children:** You may purchase coverage for your eligible children between the ages of 6 months and 26 years in the amount of \$1,000. Benefits are reduced to \$500 for children from Live Birth to 6 months.

#### VOLUNTARY GROUP TERM LIFE

EMPLOYER CONTRIBUTION: 0%

**Employee:** If you are age 69 or younger, you may purchase coverage in units of \$10,000 to a maximum of \$100,000 without evidence of insurability. Coverage over these amounts to a maximum of \$350,000 is available with evidence of insurability.

*Benefits reduce to 65% at age 70, to 50% at age 75, to 35% at age 80, to 25% at age 85, to 20% at age 90, to 15% at age 95, and terminate when you are no longer eligible or your retirement, whichever occurs first.*

**Spouse:** If you have purchased VGTL for yourself, you may purchase coverage for your eligible spouse, age 69 or younger, in units of \$5,000 to a maximum of \$30,000 without evidence of insurability. Coverage over these amounts to a maximum of \$50,000 is available with evidence of insurability.

*Benefits reduce, based on spouse's age, to 65% at age 70, to 50% at age 75, to 35% at age 80, to 25% at age 85, to 20% at age 90, to 15% at age 95, and terminate when you are no longer eligible or your retirement, whichever occurs first.*

**Child:** If you have purchased VGTL for yourself, you may purchase coverage for your eligible children between the ages of 6 months and 26 years in the amount of \$5,000 or \$10,000. Benefits reduce to \$1,000 for children from live birth to 6 months.

*Benefits terminate when they are no longer eligible, or at the termination of your eligibility, whichever occurs first.*

**VOLUNTARY GROUP TERM LIFE (VGTL)** If you need additional term life protection for you and your eligible family members, think about USAble Life's low cost VGTL coverage. You select the benefit amounts to suit your specific situation and premium payments are made through payroll deduction.

#### VOLUNTARY GROUP TERM LIFE ALSO INCLUDES THE FOLLOWING:

- Portability
- Extended Life Insurance Benefit (Waiver of Premium)

**VOLUNTARY ACCIDENTAL DEATH AND DISMEMBERMENT****EMPLOYER CONTRIBUTION: 0%**

**Employee:** You may purchase coverage in units of \$10,000 to a maximum of \$350,000 without evidence of insurability.

*Benefits reduce to 65% at age 70, to 50% at age 75, to 35% at age 80, to 25% at age 85, to 20% at age 90, to 15% at age 95, and terminate when you are no longer eligible or your retirement, whichever occurs first.*

**Spouse:** If you have purchased AD&D for yourself, you may purchase coverage for your eligible spouse in units of \$10,000 to a maximum of \$50,000 without evidence of insurability.

*Benefits reduce, based on spouse's age, to 65% at age 70, to 50% at age 75, to 35% at age 80, to 25% at age 85, to 20% at age 90, to 15% at age 95, and terminate when you are no longer eligible or your retirement, whichever occurs first.*

**Child:** If you have purchased Voluntary ADD for yourself, you may purchase coverage for your eligible children between the ages of 6 months and 26 years in the amount of \$5,000 or \$10,000. Benefits reduce to \$1,000 for children from live birth to 6 months.

*Benefits terminate when they are no longer eligible, or at the termination of your eligibility, whichever occurs first.*

**VOLUNTARY ACCIDENTAL DEATH & DISMEMBERMENT (VAD&D)** coverage allows you to purchase benefits to provide protection in the event of an unexpected loss of accidental death or dismemberment. Protection is issued on a 24-hour basis for you and your eligible family members and covers you as the result of a covered accident anywhere in the world.

**VOLUNTARY ACCIDENTAL DEATH AND DISMEMBERMENT ALSO INCLUDES THE FOLLOWING:**

- Seat Belt/Air Bag Benefit
- Coma Benefit
- Exposure & Disappearance Benefit
- Repatriation Benefit
- Special Education Coverage

**GROUP ACCIDENT RECOVERY****EMPLOYER CONTRIBUTION: 0%**

If you are age 64 or younger, you may purchase Accident Recovery Benefits. This benefit provides comprehensive coverage for accidental injuries including hospitalization, rehab and physical therapy. Benefits are paid directly to you and there is no coordination of benefits with your medical plan. Coverage is also available for your spouse and children.

**HIGHLIGHTS OF THE BASIC PLAN INCLUDE:**

- Physician Office Visit: \$125/2 visits
- Initial Hospitalization: \$1,000
- Ambulance (Air/Ground): \$1,250/\$200
- Physical Therapy: \$100/6 visits
- Transportation (for non-local treatment): \$400/5 Trips
- \*Wellness Benefit: \$60

**HIGHLIGHTS OF THE SELECT PLAN INCLUDE:**

- Physician Office Visit: \$150/2 visits
- Initial Hospitalization: \$1,200
- Ambulance (Air/Ground): \$1,500/\$240
- Physical Therapy: \$140/6 visits
- Transportation (for non-local treatment): \$600/5 Trips
- \*Wellness Benefit: \$75

**HIGHLIGHTS OF THE ULTRA PLAN INCLUDE:**

- Physician Office Visit: \$225/2 visits
- Initial Hospitalization: \$1,600
- Ambulance (Air/Ground): \$2,000/\$320
- Physical Therapy: \$160/6 visits
- Transportation (for non-local treatment): \$700/5 Trips
- \*Wellness Benefit: \$105

**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 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.