

Macon County

Class 1: All Full Time Active Employees Earning at least \$20,000.

USABLE Life is proud to make the following insurance products available to you as an employee of Macon County.

Group Term Life/ Accidental Death & Dismemberment Employer Paid	\$30,000 <i>Benefits reduce by 50% at age 70, and terminate when you are no longer eligible or your retirement whichever occurs first.</i>
Dependent Life Employee Paid	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 \$ 5,000.
Supplemental Life Employee Paid	Purchased in equal amounts, life and AD&D benefit available is \$5,000 increments to a maximum of \$50,000. <i>Benefits reduce by 50% at age 70, and terminate when you are no longer eligible or your retirement whichever occurs first.</i>
<i>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 policy or certificate of insurance. Please read your insurance documents carefully.</i>	

Group Term Life Insurance is designed to provide benefits to your designated beneficiary for loss of life.

Group Term Life coverage also includes the following benefits:

- Right of Conversion, Accelerated Benefit
- Extended Life Insurance Benefit (Waiver of Premium)

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.

AD&D coverage also includes the following benefits:

- Seat Belt/ Air Bag Rider Benefit
- Coma Benefit
- Exposure & Disappearance Benefit
- Repatriation Benefit

Supplemental Life and Accidental Death and Dismemberment (AD&D) is available to eligible employees of County of Macon.

Supplemental Life & AD&D includes the following benefits:

- Coverage is Portable

Additional Services from USABLE Life

With Group Term Life Coverage:

Assist America is a global emergency medical travel assistance company. Anytime you, your spouse and/or minor dependent children are traveling 100 miles or more away from home or in another country—with or without you present, they are protected by Assist America's vast assistance resources. A single phone call is all it takes to put Assist America in motion on your behalf.

Identity Theft Resource Center provides you with an online resource for information regarding identity theft including victim support and education. Go to www.usablelife.com and click on "Individuals"/"Products"/"Value Added Services" to obtain prevention tips, a consumer guide to identity theft, victim resources, and scam alerts.