

Protection Plus—Life and Disability Packages

One Plan. One Price. One Unbelievable Value.

If you're like many small business owners, your loyalty to your workers helps you attract and retain high-quality employees. But when a valued employee is injured and can't work, what are your options? You can continue paying his or her salary, but that can put a strain on your budget. There's a better option—Protection Plus.

The Right Choice

With Protection Plus offered by Indigo Insurance Services underwritten by USABLE[®] Life, you don't have to choose between your company's financial security and your employees' well-being—you can protect both. Designed specifically with the 2–49 employee businesses in mind, Protection Plus offers simple, extensive coverage at competitive rates.

With different packages to choose from and a monthly cost range of \$11.50–\$43.50 per employee and their dependents, it's easy to find the perfect fit.

Protection Plus Package Features
\$11.50–\$43.50 per employee
Life, Dependent Life, Accidental Death and Dismemberment (AD&D), and Disability Coverage
One low rate
Rates are guaranteed for two years
Simple, easy administration
Full Disability payments regardless of other sources of income

Consider these Protection Plus features when coordinating your benefits package:

- Life insurance paid regardless of cause
- AD&D provides 24-hour coverage on and off the job
- Monthly disability payments will not be reduced by other sources (i.e., workers' compensation or Social Security).

Why Offer Protection Plus?

Did you know that only 5 percent of disabilities are workplace related?¹ This means that 95 percent of disabilities are non work-related and workers' compensation doesn't apply. This leaves your employees vulnerable to the most common instances of disability. And while Social Security benefits are available for many disabled workers, Social Security often takes up to two years to begin paying benefits.

Protection Plus pays benefits for 5 years up to age 65. It's a perfect solution for small businesses that want to offer more security than short-term disability, but may not have the budget for long-term disability. With half of disability claims ending in 24 months,² Protection Plus gives employees the security of guaranteed income during that critical gap between short- and long-term benefits.

1. <http://www.disabilitycanhappen.org/research/pdfs/EmployerResearch2013.pdf>

2. Smith Group Research, 2016

Protection Plus Packages

There's no complicated formula to determine rates or benefits. One low monthly rate provides the benefits listed below. And best of all, your rates are guaranteed for two years.

	Package 1 (available to groups of 2 or more employees)	Package 2 (available to groups of 2 or more employees)	Package 3 (available to groups of 5 or more employees)	Package 4 (available to groups of 5 or more employees)
Life Insurance				
Employee	\$35,000	\$25,000	\$40,000	\$50,000
Spouse	\$5,000	\$5,000	\$5,000	\$5,000
Child(ren) Child 15 days to 6 months = \$100 Child 6 months to 25 years = \$2,000	\$2,000	\$2,000	\$2,000	\$2,000
Accidental Death & Dismemberment (AD&D)				
Employee	\$35,000	\$25,000	\$40,000	\$50,000
Disability Insurance				
Monthly Benefit (Not to exceed 60% of employee's monthly earnings)	\$0	\$1,000	\$1,500	\$2,000
Benefit Duration ³	N/A	5 years	To age 65	To age 65
Elimination Period	N/A	180 days	180 days	180 days
Monthly Cost per Employee	\$11.50	\$18.00	\$33.50	\$43.50

3. Reducing benefit duration for claimants over age 60; see certificate for complete schedule.

Rates are guaranteed for two years. Voluntary Life/AD&D are available to add to the Protection plans for groups of 10–49 eligible employees.

For additional information, please contact your broker or account executive.

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Firms in the following industries are not eligible for Protection Plus packages

Industry Description	SIC Range
Mining	10XX-13XX
Oil & Gas Exploration	14XX
Logging Camps & Sawmills	241X-242X
Pulp & Paper Mills	261X-264X
Explosives	2892-2899
Asbestos Products	3292
Blast Furnaces, Steel Mills & Foundries	3310-3329
Railroad Transportation	40XX
U.S. Postal Service	43XX
Air Transportation	45XX
Detective, Guard & Armored Car Services	7381
Business & Professional Membership Organizations	861X-862X
Labor Unions & Labor Organizations	863X
Civic, Social, Fraternal, Political and Organizations NEC	864X-865X, 867X-869X
Religious Organizations	866X
Private Households	88XX
Non-classifiable Establishments	9999

Eligibility and Benefits

Eligible Employee: Employees must be actively at work earning an income from the employer working at least 25 hours per week.

Minimum Participation (packages 1-4): If there is 100% employer contribution, there must be 100% employee participation.

The minimum employer contribution is 25%.

If there is not 100% employer contribution:

- **Two to Three Eligible Employees:** 100% participation
- **Four or More Eligible Employees:** 75% participation (rounded up)

Guaranteed Issue Amount: All coverage is issued on a guaranteed issue basis. Late application will be subject to evidence of insurability.

Standard Life Provisions: Waiver of Premium, Conversion Privilege, and Accelerated Death Benefit.

Standard AD&D Riders: Seat Belt/Airbag, Coma, Repatriation, Exposure, and Disappearance.

Employee Reductions/Termination for Life and AD&D: Life and AD&D benefits reduce by 35% at age 65, and reduce by 50% at age 70 of the pre-age 65 benefit level. Coverage terminates at retirement or when no longer eligible on both Life and AD&D.

Benefits are provided through a group policy issued to and purchased by the employer on behalf of all eligible employees.

Disability Insurance Highlights

Definition of Disability: During the first 24 months of disability you are prevented from performing at least 1 of your material duties of your own occupation and have a 20% earnings loss.

Pre-existing Condition Limitations: 3/12 (A condition treated in the 3 months prior to plan entry date would not be eligible for a disability benefit until the employee has been covered under the plan for 12 months following your effective date).

Types of Disability: Occupational and non-occupational.

Mental Health and Substance Abuse: 24 months of benefits (lifetime maximum).

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 policy or certificate of insurance. Please read your insurance documents carefully.