



EMPLOYEE BENEFITS SUMMARY 2018 BOONE COUNTY INDEPENDENT LIVING

FOR ALL ACTIVE FULL-TIME EMPLOYEES, WORKING AT LEAST 30 HOURS PER WEEK

VOLUNTARY GROUP TERM LIFE (VGTL)	ER CONTRIBUTION: 0%	EE CONTRIBUTION: 100%
<p>Employee: If you are age 69 or younger, you may purchase coverage in units of \$10,000 to a maximum of \$120,000 without evidence of insurability. Coverage over these amounts to a maximum of \$300,000 is available with medical evidence of insurability. Coverage cannot exceed five (5) times your Basic Annual Earnings. <i>Benefits reduce to 65% at your age 65, to 50% at your age 70, and terminate when you are no longer eligible or your retirement whichever occurs first.</i></p> <p>Spouse: If you have purchased VGTL coverage 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 \$150,000 is available with medical evidence of insurability. Coverage cannot exceed 50% of your benefit. <i>Benefits reduce to 65% at your spouse's age 65, to 50% at your spouse's age 70, and terminate when you are no longer eligible or your retirement whichever occurs first.</i></p> <p>Children: If you have purchased VGTL coverage 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 are reduced to \$1,000 for children from birth to age 6 months. <i>Benefits terminate when they are no longer eligible, or at the termination of your eligibility, whichever occurs first.</i></p>		
<p>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.</p>	<p>VGTL ALSO INCLUDES THE FOLLOWING:</p> <ul style="list-style-type: none"> • Accelerated Benefits Rider • Portability • Extended Life Insurance Benefit (Waiver of Premium) 	
VOLUNTARY ACCIDENTAL DEATH & DISMEMBERMENT (VAD&D)	ER CONTRIBUTION: 0%	EE CONTRIBUTION: 100%
<p>Employee: You may purchase coverage in units of \$10,000 to a maximum of \$300,000. Coverage cannot exceed five (5) times your Basic Annual Earnings. <i>Benefits reduce to 65% at your age 65, to 50% at your age 70, and terminate when you are no longer eligible or your retirement whichever occurs first.</i></p> <p>Spouse: If you have purchased VAD&D coverage for yourself, you may purchase coverage for your eligible spouse in units of \$5,000 to a maximum of \$150,000. <i>Benefits reduce to 65% at your spouse's age 65, to 50% at your spouse's age 70, and terminate when you are no longer eligible or your retirement whichever occurs first.</i></p> <p>Children: If you have purchased VAD&D coverage for yourself, you may purchase coverage for your eligible children between age 6 months and 26 years in the amount of \$5,000 or \$10,000. Benefits are reduced to \$1,000 for children from birth to age 6 months. <i>Benefits terminate when they are no longer eligible, or at the termination of your eligibility, whichever occurs first.</i></p>		
<p>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.</p>	<p>VAD&D ALSO INCLUDES THE FOLLOWING:</p> <ul style="list-style-type: none"> • Seat Belt/Air Bag Rider Benefit • Coma Benefit • Exposure & Disappearance Benefit • Repatriation Benefit 	
VOLUNTARY SHORT TERM DISABILITY (VSTD)	ER CONTRIBUTION: 0%	EE CONTRIBUTION: 100%
<p>AMOUNT OF COVERAGE: You may purchase coverage of up to 60% of your Basic Weekly Earnings in units of \$10 to a maximum of \$1,000 per week, less offsets for other income. Benefits begin on the 15th day of a covered disability resulting from an accident, and on the 15th day of a covered disability resulting from sickness, and are payable up to a maximum of 13 weeks for any one covered disability. <i>Benefits terminate when you are no longer eligible or at your retirement, whichever occurs first.</i></p> <p><i>This plan will not cover any disability which is caused or contributed to by, or results from a pre-existing condition for which treatment was received during the 12 month period immediately preceding the effective date of coverage, and which begins in the first 12 months after the effective date of coverage.</i></p>		
<p>VOLUNTARY SHORT TERM DISABILITY (VSTD) is designed to provide partial income replacement should you become disabled as the result of sickness or injury. USABLE Life will pay the weekly benefit if you become disabled while insured and are under the regular care of a physician due to sickness or injury; including pregnancy or complications of pregnancy.</p>	<p>VSTD ALSO INCLUDES THE FOLLOWING:</p> <ul style="list-style-type: none"> • Recurrent Disability 	

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ACCIDENT RECOVERY – OFF-THE-JOB

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 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

CRITICAL CARE WITH CANCER

Employee: If you are age 64 or younger, you may purchase Critical Care with Cancer benefits in increments of \$5,000 to a maximum of \$50,000 with medical evidence of insurability. Benefits are paid as a lump sum benefit directly to you upon the qualified diagnosis of a critical illness or first diagnosis of cancer.

Benefits reduce to 50% at your age 75, and terminate when you are no longer eligible or your retirement whichever occurs first.

Spouse: If you have purchased Critical Care with Cancer coverage for yourself, you may purchase coverage for your eligible spouse, age 64 or younger, in increments of \$5,000 to a maximum of \$50,000 with medical evidence of insurability. Coverage cannot exceed 100% of your benefit.

Benefits reduce to 50% at your spouse's age 75, and terminate when you or your spouse are no longer eligible or your retirement whichever occurs first.

Children: If you have purchased Critical Care with Cancer coverage for yourself, you may purchase coverage for your eligible children between the ages of live birth and 26 years in the amount of \$5,000 or \$10,000.

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

HIGHLIGHTS OF THIS PLAN INCLUDE:

- Cancer Diagnosis and/or Bone Marrow Transplant: 100% of Benefit
- Cancer Vaccine Benefit: \$75/1 per Lifetime
- Prostate Cancers and/or Carcinoma in Situ: 30% of Benefit
- Skin Cancer Diagnosis: 10%
- Miscellaneous Diseases*: 100%
- Heart Attack/Stroke: 100%
- End Stage Renal Failure: 100%
- Burns (3rd degree over at least 50% of body): 100%
- Major Organ Transplant (Including Heart): 100%
- Coronary Artery Bypass Surgery: 30%
- Alzheimer's Disease: 30%
- Angioplasty/Stent: 10%
- *Wellness Benefit: \$75
- Recurrent Benefit

**Miscellaneous diseases: ALS (Lou Gehrig's Disease); Anthrax; Cholera; Encephalitis; Meningitis; Rocky Mt. Spotted and Typhoid Fevers; Tuberculosis; Primary Sclerosing Cholangitis (Walter Payton's Disease)*

HOSPITAL CARE

If you are age 64 or younger, you may purchase Hospital Care Benefits. This benefit provides a lump sum hospital admission benefit that will help immediately meet deductible or cover out of pocket costs. Benefits are paid directly to you. Coverage is also available for your spouse and children.

HIGHLIGHTS OF THE BASIC PLAN INCLUDE:

- Hospital Admission (10 per year): \$500
- Hospital Confinement (10 per year): \$100 per day
- Intensive Care Confinement: \$150 per day, up to 15 days
- Ambulance-Air/Ground (3 per year): \$500/\$80
- *Wellness: \$30

HIGHLIGHTS OF THE ULTRA PLAN INCLUDE:

- Hospital Admission (10 per year): \$750
- Hospital Confinement (10 per year): \$150 per day
- Intensive Care Confinement: \$225 per day, up to 15 days
- Ambulance-Air/Ground (3 per year): \$750/\$120
- *Wellness: \$60

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

**Wellness benefits are payable one per calendar year per covered persons*