



City & Borough of Sitka | Employee Benefits Offering

VOLUNTARY GROUP TERM LIFE

Employee: If you are age 69 or younger, you may purchase coverage in units of \$10,000 to a Guaranteed Issue of \$120,000. Coverage over these amounts to a maximum of \$500,000 is available with medical evidence of insurability. Coverage cannot exceed 5 times employee's annual salary.

Spouse: If you are age 69 or younger, you may purchase coverage in units of \$10,000 to a Guaranteed Issue of \$30,000. Coverage over these amounts to a maximum of \$250,000 is available with medical evidence of insurability.

Children: You may purchase coverage for your eligible children between the ages of 14 days and 26 years in the amount of \$5,000 or \$10,000.

Benefits reduce to 65% at your and your spouse's age 65, to 50% at your and your spouse's age 70, to 30% at your and your spouse's age 75, to 20% at your and your spouse's age 80, and terminate when you are no longer eligible or your retirement, whichever occurs first. Children's coverage terminates when they are no longer eligible or the termination of your eligibility, 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 policy or certificate of insurance. Please read your insurance documents carefully.

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

Voluntary Group Term Life coverage also includes the following benefits:

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

ADDITIONAL SERVICES

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.

ONLINE WILL PREP is a will preparation service. Living will documents are also available at no cost. Go to www.estateguidance.com to create a simple or living will and use Promotional Code USW.