



# City and Borough of Sitka

## Your employee benefits summary

US Able Life is proud to make the following benefits available to you as an employee of City and Borough of Sitka.:

<b>Group Term Life/ Accidental Death &amp; Dismemberment</b>	<p><b>Employee:</b> Life: \$2,000.00 AD&amp;D: \$5,000.00</p> <p><b>Spouse:</b> Life: \$1,000</p> <p><b>Children:</b> Life: \$500 age live birth and over</p> <p>Benefits reduce to 65% at your age 65, and to 50% at your age 70, and to 30% at age 75, and to 20% at age 80. Terminate when you are no longer eligible or your retirement whichever occurs first.</p>
<b>Voluntary Group Term Life (VGTL)</b>	<p><b>Employee:</b> If you are age 69 or younger, you may purchase coverage in units of \$25,000 to a maximum of \$50,000 without medical evidence of insurability. Coverage over these amounts to a maximum of \$300,000 not to exceed 5 times basic annual salary is available with medical evidence of insurability.</p> <p><b>Spouse:</b> You may purchase coverage for your eligible spouse, through the spouse's age 69, in units of \$5,000 to a maximum of \$25,000 without evidence of medical insurability. Coverage over these amounts to \$150,000 not to exceed 50% of employee's amount is available with medical evidence of insurability.</p> <p>Benefits reduce to 65% at your age 65, and to 50% at your age 70, to 30% at your age 75, and to 20% at your age 80. Terminate at retirement.</p>
<p><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 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.</i></p>	

**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:**

- Accelerated Benefit
- Conversion
- 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
- Domestic Partner Rider
- Exposure & Disappearance Benefit
- Repatriation Benefit
- Paralysis Rider
- Spouse Training Benefit Rider

**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.

**VGTL coverage includes the following benefits:**

- Accelerated Benefits Rider
- Conversion
- Domestic Partner Rider
- Portability
- Waiver of Premium

**Additional Services with Group Term Life:**

**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](http://www.estateguidance.com) to create a simple or living will and use Promotional Code USW.