

Cabot School District

District Provided Benefits

Group Term Life USAble Life

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

Employee Benefit Amount: Employer paid benefit of 100% of your annual salary to a maximum of \$250,000.

Accidental Death & Dismemberment USAble Life

- Accidental Death & Dismemberment 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.

Employee Benefit Amount: Employer paid benefit of 100% of your annual salary to a maximum of \$250,000.

Long Term Disability USAble Life

 Long Term Disability is designed to provide partial income replacement for you should you become disabled as the result of a covered sickness or injury.

Employee Benefit Amount: Up to 60% of your monthly earnings to a maximum of \$3,000 per month. Benefits begin after you are disabled for 180 consecutive days. Offsets for other income may apply.

Additional Benefits Available to You Throughthe District

Dental Delta Dental

Voluntary dental coverage is available to employees and/or their dependents.

Benefit Features:

• Preventative: 100%

Basic: 80%

• Major: 50%

• Ortho: 50%, \$750 lifetime max

• \$50 deductible, \$1,200 annual max

Vision VSP

Voluntary vision coverage is available to employees and/or dependents.

Benefit Features:

- \$20 co-pay for exam / \$20 co-pay for materials
- In-Network and Out-of-Network benefits
- 12/12/24 frequency plan for exam/lenses/frames

Hospital Care USAble Life

Employees facing high deductible payments and cost sharing through co-insurance are challenged to meet the rising costs of hospitalization and healthcare without some extra help. USAble Life's Hospital Care plan is designed to help employees meet non-covered expenses from hospital treatment.

Voluntary Short Term Disability USAble Life

Voluntary Short Term Disability is designed to provide partial income replacement should you become disabled as the result of sickness or injury; including pregnancy or complications of pregnancy. Pays a benefit of 70% of your weekly earnings to a maximum of \$1,500 per week. Benefits begin on the 1st day of a covered disability resulting from an accident, and on the 8th day of a covered disability resulting from sickness, and are payable up to a maximum of 26 weeks for any one covered disability.

Voluntary Group Term Life USAble Life

If you need additional term life protection for you and your eligible family members, think about USAble 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 deductions.

Universal Life Trustmark

- Guaranteed Issue Employee \$100,000; Spouse/Children \$25,000
- UL provides permanent life insurance with a premium that never increases due to age or specified term.
- Fully Portable you can keep this policy should you change jobs or retire
- Guaranteed renewable as long as premiums are paid
- Accelerated Death Benefit for Terminal Illness Pays 75% of death benefit when life expectancy is 24 months or less.

Cabot School District

Arkansas Educators' Life/ADD/Hospital Confinement Plan USAble Life

Now you can add coverage that provides BOTH life insurance - and - a hospital care plan. These benefits are paid regardless of any other insurance you may have, including any life insurance or hospital confinement plan you may have through your school district.

Classification by Basic Annual Earnings	Insurance Amount	Monthly Premium	Schedule of Benefits	Pays per Day
\$10,000 or less	\$15,000	\$5.00	1st Day	\$100.00
\$10,001 - \$15,000	\$20,000	\$7.50	2nd - 10th Day	\$62.00
\$15,001 - \$20,000	\$25,000	\$10.00	After Day 10	
\$20,001 - \$25,001	\$35,000	\$12.50		
\$25,001 - \$30,000	\$45,000	\$15.00		
\$30,001 and above	\$50,000	\$17.50		

Accident Coverage USAble Life

Accident Elite is designed to provide supplemental coverage for costs associated with covered accidental injury and death and allows you the option of tailoring coverage to fit your personal needs. You may also add your choice of optional disability riders: Accident Disability Rider (off-the-job only); 24-Hour Accident Disability Rider, and a Sickness Disability Rider. The policy is guaranteed renewable and available through the ease of payroll deduction. All benefits are limited per covered accident (or covered sickness on the Sickness Disability Rider) and are paid directly to you.

Cancer Coverage USAble Life

CancerCare Elite provides supplemental coverage when certain losses occur as the result of cancer or a covered specified disease and is available to you and your eligible family members with a choice of three plans. Benefits are paid directly to you regardless of other insurance coverage.

Critical Illness Coverage USAble Life

CriticalCare Elite provides a lump sum payment upon first diagnosis of a covered critical illness. Covered critical illnesses include: carcinoma-in-situ; heart attack; stroke; end state renal disease; major organ transplant surgery; quadriplegia; coronary artery bypass surgery; balloon angioplasty; stent or laser relief obstruction procedures; or cancer (may be purchased with or without). Benefits are paid directly to you regardless of other insurance coverage.

Term Life Coverage USAble Life

Term insurance is the least expensive form of life insurance coverage you can purchase. It provides life insurance for a stated time period, or term, and is guaranteed renewable for subsequent term periods.

General Information

Some of the above insurance products require payroll deduction of premiums.

For questions concerning the above products, please contact the appropriate provider below:

USAble Life
Call 800.370.5856 or visit www.usablelife.com
Delta Dental
Call 800.462.5410 or visit www.deltadental.com

. VSP Call 800.877.7195 or visit www.vsp.com

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 form provides a very brief description of insurance products. This is not an insurance policy and only the actual provisions of an issued policy control. 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 readyour insurance documents carefully.