

LIFE AND DISABILITY INSURANCE



Employee benefits are affordable — give your employees peace of mind

US Able Life makes it easier to give your employees peace of mind knowing they're covered when life happens. For over 40 years, US Able Life has been a trusted name among elite carriers in ancillary insurance, partnering with Blue Plans in the delivery of health and ancillary benefits that complement each other.

GTL and AD&D Options

Five plans available from \$15,000 to \$50,000 face amounts, with Dependent Life¹

STD Options

Elimination period (accident/sickness)	Benefit duration	Benefit amount (weekly or monthly)	Pre-existing exclusion
8/8 days	13 weeks	60% to \$1,500 weekly	N/A
15/15 days	11 weeks	60% to \$1,000 weekly	N/A
15/15 days	26 weeks	60% to \$1,500 weekly	N/A

LTD Options

180 days	SSNRA ²	60% to \$6,000 monthly	12/24
90 days	5-year RBD ³	60% to \$6,000 monthly	12/24
90 days	SSNRA ²	60% to \$6,000 monthly	12/24

[Learn more](#) about US Able Life and their Life and Disability plans to help protect your greatest asset — your employees — as well as information about the policy provisions, features, advantages, value-added services, and benefits of our small group offering.

¹Dependent Life is available. See proposal for specifics on Dependent Life, age reductions, and waiver of premium.

²Social Security Normal Retirement Age.

³Reducing benefit duration.

This document provides a brief description of US Able Life's Life and Disability insurance. This is not an insurance policy. Limitations and exclusions may apply and coverage may be reduced or terminated due to lack of eligibility. Please read the insurance policy carefully.

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PRODUCT HIGHLIGHTS

- US Able Life offers Group Term Life (GTL), Accidental Death & Dismemberment (AD&D), Dependent Life, Short Term Disability (STD), and Long Term Disability (LTD) plans
- GTL insurance coverage includes access to funeral planning and an online employee assistance service