



For Employees of: Hardee County District Schools

Group Term Life and AD&D Insurance (GTL & ADD)

Eligibility:	All Active Full-Time Employees
Benefit Amount GTL:	\$25,000
Benefit Amount AD&D:	\$25,000
Benefit Reductions Due to Age:	Employees reduce to 65% at age 65 and to 50% at age 70, and to 25% at age 75, and terminate when you are no longer eligible or your retirement, whichever occurs first.
Waiting Period:	You will be eligible for coverage on the first of the policy month following completion of the following period of continuous active work- 30 days.
Contribution Requirement:	Coverage is 100% employer paid

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
- Extended Life Insurance Benefit (Waiver of Premium)
- Dignity Planner
- Employee Assistance Program (EAP) – Online Program. Go to: NDBH.COM, Login: USAL903.
 - Offered through partnership with New Directions Behavioral Health.

Accidental Death and Dismemberment (AD&D) is payable, if within 365 days of a covered accident, you suffer a covered loss of life or dismemberment. AD&D provides protection for losses occurring on or off the job.

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 certificate of insurance. Please read your insurance documents carefully.

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