



EMPLOYEE BENEFITS SUMMARY | 50035864 HARDEE COUNTY DISTRICT SCHOOLS

FOR ALL RETIREES

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| GROUP TERM LIFE | EMPLOYER CONTRIBUTION: 0% |
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AMOUNT OF COVERAGE: You may purchase a flat benefit of \$15,000 without evidence of insurability.

Benefits reduce, based on your age, to 65% at age 65, to 50% at age 70, to 25% at age 75

GROUP TERM LIFE insurance is designed to provide benefits to your designated beneficiary for loss of life.

GROUP TERM LIFE ALSO INCLUDES THE FOLLOWING:

- 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 our partnership with New Directions Behavioral Health
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| Important Note |
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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 USable Life's insurance products. This is not an insurance policy and only the actual provisions of an issued policy control. USable Life's policies set forth the rights and obligations of covered persons and USable 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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