



EMPLOYEE BENEFITS SUMMARY 2019 | 50001261 ARKANSAS TECH UNIVERSITY

FOR ALL FULL TIME ACTIVE EMPLOYEES

GROUP TERM LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT

EMPLOYER CONTRIBUTION: 50%

AMOUNT OF COVERAGE: You may purchase a benefit of 2 times your Basic Annual Earnings, rounded to the next higher \$1,000 to a maximum of \$50,000 without evidence of insurability.

Benefits reduce to 50% at age 70, and terminate when you are no longer eligible or your retirement, whichever occurs first.

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

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.

GROUP TERM LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT ALSO INCLUDES THE FOLLOWING:

- Accelerated Benefit
- Extended Life Insurance Benefit (Waiver of Premium)
- Seat Belt/Air Bag Benefit
- Coma Benefit
- Exposure & Disappearance Benefit
- Repatriation Benefit

VOLUNTARY GROUP TERM LIFE

EMPLOYER CONTRIBUTION: 0%

EMPLOYEE:

January 1, 2019 Open Enrollment Opportunity* – If you are age 69 or under and currently enrolled in Voluntary Life, you may increase your benefit amount up to the \$200,000 Guaranteed Issue amount without medical evidence of insurability. If you are not currently enrolled in Voluntary Life and are age 69 or under, you may purchase coverage in units of \$10,000 up to the \$200,000 Guaranteed Issue amount without medical evidence of insurability, as long as you have not been declined coverage in the past. Coverage up to a maximum of \$300,000 is available with medical evidence of insurability.

Benefits reduce, based on spouse's age, to 67% at age 65, to 45% at age 70, and terminate when you are no longer eligible or your retirement, whichever occurs first.

SPOUSE:

January 1, 2019 Open Enrollment Opportunity* – If you are currently enrolled in Spouse Voluntary Life and your spouse is age 69 or younger, you may increase your benefit amount up to the \$30,000 Guaranteed Issue amount without medical evidence of insurability. If you are not currently enrolled in Spouse Voluntary Life and your spouse is age 69 or younger, you may purchase coverage in units of \$10,000 up to the \$30,000 Guaranteed Issue amount, without medical evidence of insurability, as long as your spouse has not been declined coverage in the past. Coverage up to a maximum of \$300,000 is available with medical evidence of insurability.

Benefits reduce, based on spouse's age, to 67% at age 65, to 45% at age 70, and terminate when you are no longer eligible or your retirement, whichever occurs first.

CHILDREN:

January 1, 2019 Open Enrollment Opportunity* – If you are currently enrolled with Child Voluntary Life, you may increase coverage for your eligible children between the ages of 6 months and 26 years in units of \$5,000 up to the \$10,000 Guaranteed Issue amount without medical evidence of insurability. If you are not currently enrolled in Child Voluntary Life, you may purchase coverage for your eligible children between the ages of 6 months and 26 years in units of \$5,000 or \$10,000 without medical evidence of insurability, as long as your child has not been declined coverage in the past. Benefits are reduced to \$1,000 for children from live birth to 6 months.

Benefits terminate when they are no longer eligible, or at the termination of your eligibility, whichever occurs first.

**If you were previously declined coverage with us, you are subject to medical evidence of insurability for any benefit selection. Open Enrollment opportunities listed above apply specifically to your 12/1/2018 open enrollment period. After 12/31/2018, standard annual enrollment and late entrant eligibility rules apply.*

EMPLOYEE BENEFITS SUMMARY Continued...

VOLUNTARY GROUP TERM LIFE (VGTL) If you need additional term life protection for you and your eligible family members, think about USABLE Life's low cost VGTL coverage. You select the benefit amounts to suit your specific situation and premium payments are made through payroll deduction.

VOLUNTARY GROUP TERM LIFE ALSO INCLUDES THE FOLLOWING:

- Accelerated Benefit
- Portability
- Extended Life Insurance Benefit (Waiver of Premium)

VOLUNTARY ACCIDENTAL DEATH AND DISMEMBERMENT

EMPLOYER CONTRIBUTION: 0%

EMPLOYEE: You may purchase coverage in units of \$10,000 to a maximum of \$300,000 without evidence of insurability.

Benefits reduce to 67% at age 65, to 45% at age 70, and terminate when you are no longer eligible or your retirement, whichever occurs first.

SPOUSE: If you have purchased Voluntary AD&D for yourself, you may purchase coverage for your eligible spouse in units of \$10,000 to a maximum of \$300,000 without evidence of insurability.

Benefits reduce, based on spouse's age, to 67% at age 65, to 45% at age 70, and terminate when you are no longer eligible or your retirement, whichever occurs first.

CHILD: If you have purchased Voluntary AD&D for yourself, you may purchase coverage for your eligible children between the ages of 6 months and 26 years from \$5,000 to \$10,000 in increments of \$5,000. Benefits reduce to \$1,000 for children from live birth to 6 months.

Benefits terminate when they are no longer eligible, or at the termination of your eligibility, whichever occurs first.

VOLUNTARY ACCIDENTAL DEATH & DISMEMBERMENT (VAD&D) coverage allows you to purchase benefits to provide protection in the event of an unexpected loss of accidental death or dismemberment. Protection is issued on a 24-hour basis for you and your eligible family members and covers you as the result of a covered accident anywhere in the world.

VOLUNTARY ACCIDENTAL DEATH AND DISMEMBERMENT ALSO INCLUDES THE FOLLOWING:

- Seat Belt/Air Bag Benefit
- Coma Benefit
- Exposure & Disappearance Benefit
- Repatriation Benefit

VOLUNTARY SHORT TERM DISABILITY

EMPLOYER CONTRIBUTION: 0%

AMOUNT OF COVERAGE: You may purchase a benefit of 60% of your Basic Weekly Earnings to a maximum of \$1,250 per week, less offsets for other income. Benefits begin on the 8th 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 13 weeks for any one covered disability.

Benefit does not reduce, and terminates when you are no longer eligible or your retirement, whichever occurs first.

This plan will not cover any disability which is caused or contributed to by, or results from a pre-existing condition for which treatment was received during the 3 month period immediately preceding the effective date of coverage, and which begins in the first 12 months after the effective date of coverage.

VOLUNTARY SHORT TERM DISABILITY (VSTD) is designed to provide partial income replacement should you become disabled as the result of sickness or injury. USABLE Life will pay the weekly benefit if you become disabled while insured and are under the regular care of a physician due to sickness or injury; including pregnancy or complications of pregnancy.

VOLUNTARY SHORT TERM DISABILITY ALSO INCLUDES THE FOLLOWING:

- Recurrent Disability
- Waiver of Premium Benefit

January 1, 2019 Open Enrollment Opportunity – If you are not currently enrolled in the Voluntary Short-term Disability plan, you may elect the benefit at the upcoming January 1st open enrollment without evidence of insurability. The plan's pre-existing condition limitation still applies.

EMPLOYEE BENEFITS SUMMARY Continued...

VOLUNTARY LONG TERM DISABILITY

EMPLOYER CONTRIBUTION: 0%

AMOUNT OF COVERAGE: You may purchase a benefit of 60% of your Basic Monthly Earnings to a maximum of \$7,500 per month, less offsets for other income. Benefits begin on the 91st day of a covered disability and are payable for 2 years if you are disabled from your own occupation, or to your Social Security Normal Retirement Age (SSNRA) if you are disabled from any occupation.

This plan will not cover any disability that is caused or contributed to by, or results from a pre-existing condition for which treatment was received during the 3-month period immediately preceding the effective date of coverage, and which begins in the first 12 months after the effective date of coverage.

VOLUNTARY LONG TERM DISABILITY (VLTD) is designed to provide partial income replacement for you should you become disabled as the result of a covered sickness or injury.

VOLUNTARY LONG TERM DISABILITY ALSO INCLUDES THE FOLLOWING:

- Return to Work Incentive
- Survivor Benefit
- Waiver of Premium Benefit

January 1, 2019 Open Enrollment Opportunity – If you are not currently enrolled in the Voluntary Long-term Disability plan, you may elect the benefit at the upcoming January 1st open enrollment without evidence of insurability, as long as you have not been previously denied coverage. If you have been previously denied coverage by Medical Underwriting, your enrollment for 2019 is subject to Medical evidence of insurability.

GROUP ACCIDENT RECOVERY

EMPLOYER CONTRIBUTION: 0%

If you are age 64 or younger, you may purchase Accident Recovery benefits, which provide comprehensive coverage for accidental injuries including hospitalization, rehab and physical therapy. Benefits are paid directly to you and there is no coordination of benefits with your medical plan. Coverage is also available for your spouse and children.

HIGHLIGHTS OF THE BASIC PLAN INCLUDE:

- Physician Office Visit: \$125/2 visits
- Initial Hospitalization: \$1000
- Ambulance (Air/Ground): \$1250/\$200
- Physical Therapy: \$100/ 6 visits
- Transportation (for non-local treatment): \$400/5 Trips
- *Wellness Benefit: \$60

HIGHLIGHTS OF THE SELECT PLAN INCLUDE:

- Physician Office Visit: \$150/2 visits
- Initial Hospitalization: \$1200
- Ambulance (Air/Ground): \$1500/\$240
- Physical Therapy: \$140/ 6 visits
- Transportation (for non-local treatment): \$600/5 Trips
- *Wellness Benefit: \$75

GROUP CRITICAL ILLNESS

EMPLOYER CONTRIBUTION: 0%

EMPLOYEE: If you are age 64 or younger, you may purchase Critical Care with Cancer benefits in increments of \$5,000 to a maximum of \$15,000 without medical evidence of insurability. Coverage over these amounts to a maximum of \$100,000 is available with medical evidence of insurability. Benefits are paid as a lump sum benefit directly to you upon the qualified diagnosis of a covered critical illness or first diagnosis of cancer.

Benefits reduce to 50% at your age 75, and terminate when you are no longer eligible or your retirement whichever occurs first.

SPOUSE: If you have purchased Critical Care with Cancer coverage for yourself, you may purchase coverage for your eligible spouse, age 64 or younger, in increments of \$5,000 to a maximum of \$10,000 without medical evidence of insurability. Coverage over these amounts to a maximum of \$100,000 is available with medical evidence of insurability. Coverage cannot exceed 100% of your benefit.

Benefits reduce to 50% at your spouse's age 75, and terminate when you or your spouse are no longer eligible or your retirement whichever occurs first.

EMPLOYEE BENEFITS SUMMARY Continued...

CHILD: If you have purchased Critical Care with Cancer coverage for yourself, you may purchase coverage for your eligible children between the ages of live birth and 26 years in the amount of \$5,000 or \$10,000

Benefits terminate when they are no longer eligible, or at the termination of your eligibility, whichever occurs first.

HIGHLIGHTS OF THE CRITICAL ILLNESS PLAN INCLUDE:

- Heart Attack/Stroke: 100%
- Miscellaneous Diseases**: 100%
- Major Organ Transplant (Including Heart): 100%
- End Stage Renal Disease: 100%
- Coronary Artery Bypass Surgery: 30%
- Alzheimer's Disease: 30%
- Angioplasty/Stent: 10%
- Burns: up to 100%
- Cancer Diagnosis and/or Bone Marrow Transplant: 100%
- Cancer Vaccine Benefit: \$75/1 per Lifetime
- Prostate Cancers and/or Carcinoma in Situ: 30%
- Skin Cancer Diagnosis: 10%
- Wellness Benefit: \$75

**Percentage of Face Amount elected by you*

***Miscellaneous diseases: ALS (Lou Gehrig's Disease); Anthrax; Cholera; Encephalitis; Meningitis; Rocky Mt. Spotted and Typhoid Fevers; Tuberculosis; Primary Sclerosing Cholangitis (Walter Payton's Disease)*

GROUP HOSPITAL CARE

EMPLOYER CONTRIBUTION: 0%

If you are age 64 or younger, you may purchase Hospital Care benefits. This coverage provides benefits that will help immediately meet expenses related to a hospital stay. Benefits are paid directly to you. Coverage is also available for your spouse and children.

HIGHLIGHTS OF THE BASIC PLAN INCLUDE:

- Hospital Admission (10 per year): \$500
- Hospital Confinement (10 per year): \$100 per day
- Intensive Care Confinement: \$150 per day, up to 15 days
- Ambulance-Air/Ground (3 per year): \$500/\$80
- *Wellness: \$30

HIGHLIGHTS OF THE SELECT PLAN INCLUDE:

- Hospital Admission (10 per year): \$750
- Hospital Confinement (10 per year): \$150 per day
- Intensive Care Confinement: \$225 per day, up to 15 days
- Ambulance-Air/Ground (3 per year): \$750/\$120
- *Wellness: \$45

HIGHLIGHTS OF THE ULTRA PLAN INCLUDE:

- Hospital Admission (10 per year): \$750
- Hospital Confinement (10 per year): \$150 per day
- Intensive Care Confinement: \$225 per day, up to 15 days
- Ambulance-Air/Ground (3 per year): \$750/\$120
- *Wellness: \$60

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 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.