



EMPLOYEE BENEFITS SUMMARY | 50056104 DIXIE COUNTY BOARD OF COUNTY COMMISSIONERS

FOR ALL FULL-TIME ACTIVE EMPLOYEES

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 \$5,000 per month, less offsets for other income. Benefits begin on the 181st day of a covered disability and are payable for 2 years if you are disabled from your own occupation, or for 5 years if you are disabled from any occupation.

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 12 month period immediately preceding the effective date of coverage, and which begins in the first 24 months after the effective date of coverage, unless the insured goes 6 months treatment-free after the effective date.

VOLUNTARY LONG TERM DISABILITY (VLTLD) 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
- Managed Rehabilitation Benefit
- Child Care Benefit
- Waiver of Premium Benefit

Life & Disability Notices

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 participation requirements, limitations, or 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.

US Able LifeSM is used with the consent of US Able Mutual Insurance Company.

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