

# LifeWise... more than just a health plan

LifeWise Health Plan of Oregon has teamed up with USABLE Life Inc. to enhance our health plan offerings with life, AD&D, and disability insurance products.

## LifeWise packages the following USABLE products to fit your small group's needs:

- **Term life** Give your employees the comfort of knowing their families will be taken care of financially if tragedy strikes
- **Accidental death and dismemberment (AD&D)** Provide your employees with 24-hour coverage on or off the job against a covered accident anywhere in the world
- **Long term disability** Protect your employees' financial stability and help them meet financial commitments in case of a covered disability with partial income replacement

	2-50 employees			5-50 employees		
	Opt A	Opt B	Opt C	Opt D	Opt E	Opt F
<b>Combined Term Life &amp; Accidental Death Benefit</b>	<b>\$50,000</b>	<b>\$70,000</b>	<b>\$70,000</b>	<b>\$70,000</b>	<b>\$100,000</b>	<b>\$100,000</b>
<b>Term Life</b>	\$25,000	\$35,000	\$35,000	\$35,000	\$50,000	\$50,000
Spouse \$5,000 coverage	✓	✓	✓	✓	✓	✓
Children (over 6 months) \$2,000 Coverage <sup>1</sup>	✓	✓	✓	✓	✓	✓
Accelerated Death Benefit	✓	✓	✓	✓	✓	✓
Waiver of Premium	✓	✓	✓	✓	✓	✓
<b>Accidental Death &amp; Dismemberment</b>	\$25,000	\$35,000	\$35,000	\$35,000	\$50,000	\$50,000
<b>Long Term Disability</b>			\$1,000	\$1,500	\$1,500	\$2,000
Waiver of Premium			✓	✓	✓	✓
Benefit Duration <sup>2</sup>			2 Year	2 Year	2 Year	2 Year
Elimination Period			60 Day	60 Day	30 Day	30 Day
<b>Per employee, per month</b>	<b>\$8.50</b>	<b>\$11.50</b>	<b>\$21.00</b>	<b>\$25.50</b>	<b>\$36.00</b>	<b>\$44.00</b>

All products are underwritten by USABLE Life

Rates are on per employee per month basis. All employer-paid coverage will be guarantee issue.

If you are a group of 10 or more employees, additional options are available.

<sup>1</sup> Children aged 14 days to 6 months have \$100 in coverage.

<sup>2</sup> Reducing Benefit Duration (ADEA).

For more information about these products, call your Producer.

Or call LifeWise at 800.926.6707

