



LIFE

PLAN RENEWAL



TAYLOR COUNTY SCHOOL DISTRICT

6/24/2021



Thank you!

Choosing an ancillary insurance carrier to provide your employees protection against life's unexpected events while fitting their lifestyle and budget is one decision no employer takes lightly. US Able Life appreciates being given the opportunity to secure the future for you and your employees.

This package outlines your current benefits and rates and has detailed information concerning the renewal of these benefits.

We look forward to continuing to be your ancillary benefits provider.

Thank you for choosing US Able Life to be your comprehensive benefits partner.

TAYLOR COUNTY SCHOOL DISTRICT

Group Number 50036163

Your group insurance plan with USAble Life renews 10/1/2021. We have completed the review of the rates for your plan. Your rates are shown below:

Rate changes effective 10/1/2021

Benefit	Current Rate	Renewal Rate	Rate Guarantee	
GROUP TERM LIFE - ALL ACTIVE FULL TIME EMPLOYEES	\$0.139 per \$1,000	\$0.159 per \$1,000	10/1/2023	
GROUP TERM LIFE - RETIREES- \$5,000-\$10,000-\$15,000-\$20,000-AS ELECTED BY YOU ON YOUR ENROLLMENT GROUP TERM LIFE - RETIREES - \$10,000	\$0.860 per \$1,000	\$1.150 per \$1,000	10/1/2023	
AD&D	\$0.014 per \$1,000	Rate Hold	10/1/2023	
VOLUNTARY GROUP TERM LIFE	Rate per \$1,000		Rate Hold	
	Ages	Employee Rate		Spouse Rate
	Under 25	\$0.060		\$0.060
	25 - 29	\$0.060		\$0.060
	30 - 34	\$0.070		\$0.070
	35 - 39	\$0.100		\$0.100
	40 - 44	\$0.110		\$0.110
	45 - 49	\$0.120		\$0.120
	50 - 54	\$0.190		\$0.190
	55 - 59	\$0.290		\$0.290
	60 - 64	\$0.580		\$0.580
65 - 69	\$0.840	\$0.840		
70 - 74	\$1.610	\$1.610		
75+	\$2.620	\$2.620		
VOLUNTARY CHILD GROUP TERM LIFE	\$0.120 per \$1,000	Rate Hold	10/1/2023	
VOLUNTARY AD&D	\$0.020 per \$1,000	Rate Hold	10/1/2023	
VOLUNTARY SPOUSE AD&D	\$0.020 per \$1,000	Rate Hold	10/1/2023	
VOLUNTARY CHILD AD&D	\$0.050 per \$1,000	Rate Hold	10/1/2023	

Thank you for giving us the opportunity to serve your employees' insurance needs. Please feel free to contact our office (501-375-7200 or 800-648-0271) or your local insurance representative whenever we can be of assistance.

As your Comprehensive Benefits Solutions Partner, USable Life makes benefits stronger and employees' experience better

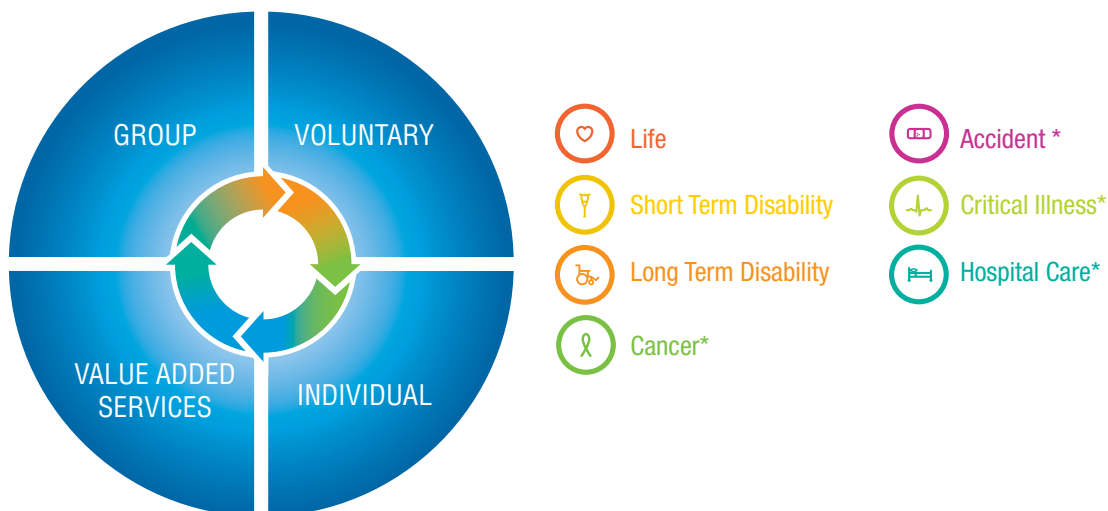
Delivering comprehensive and customized benefits solutions

- ✓ A broad product portfolio that gives employees the coverage they want and need
- ✓ Cash payments can be used to **cover deductible or everyday expenses**
- ✓ Ability to build benefits plan that serves the **unique needs of your business**
- ✓ **Simple and easy** billing statements
- ✓ **Quick and efficient** claims processing

Life Less Complicated®

- ✓ **One-stop shopping** covers all your benefit needs
- ✓ **Responsive support services** that are readily available to orchestrate our resources to support your organization
- ✓ Impressive online benefits administration to **operate your benefits program with ease and efficiency**

Products – Comprehensive Benefit Solutions that make a meaningful difference



Our robust product portfolio provides a **complete range of group, voluntary and worksite benefits** focused on the needs of the individual employee and employers of all sizes.

**Not available in all markets*

Life Less Complicated®: Support Services for Your Business

Simplicity – easy online administration solutions

Your business will realize incredible functionality in a **simple and easy-to-use online service center** offered by USABLE Life. Below is just a sampling of the powerful, time-saving capabilities that we've developed to make managing your employees' group and voluntary benefits easy:

- ✓ **View, print and pay your bill online**
- ✓ All changes are effective in **real time, no waiting** for overnight batch processing
- ✓ **Add or terminate employees and change benefit amounts**
- ✓ **View group benefits, participation and status of claims**
- ✓ **Update employee salaries and classes**



Financial strength and stability

At USABLE Life we take great pride in our financial strength. That's important to deliver on our promise to pay benefits to employees in their time of need.

BEST'S REVIEW®

Since 2009, Best's Review counts USABLE Life among the top 25 Life Companies for Group Life.



Rated "A" (excellent) by A.M. Best for eight consecutive years.

Customer service – taking care of your needs

USABLE Life offers outstanding support to take care of all the details related to your benefits and ensure a **great experience for you and your employees.**

- ✓ Providing a **dedicated customer service team to make your life easier** and your benefits package the best it can be - a central point of contact to launch and manage ongoing benefit program activities
- ✓ **Error-free payroll deductions** - supporting your payroll process and ensuring you have the needed information to process payroll with applicable coverage and costs
- ✓ **Everything is updated in real time** - your entries, our actions, all of it!

Industry Leading Enrollment Services



BY PHONE



IN PERSON



ONLINE

