



Sequence, Inc. | Employee Benefits Summary

US Able Life is proud to make the following insurance products available to **All Full-Time Active Employees**:

GROUP TERM LIFE/ACCIDENTAL DEATH & DISMEMBERMENT | \$50,000

Benefits reduce to 65% at your age 65, to 50% at your age 70, and terminate when you are no longer eligible or your retirement, whichever occurs first.

GROUP SHORT TERM DISABILITY | Pays a benefit of 60% of your Basic Weekly Earnings to a maximum of \$1,000 per week, less offsets for other income. Benefits begin on the 15th day of a covered disability resulting from an accident, and on the 15th day of a covered disability resulting from sickness, and are payable up to a maximum of 11 weeks for any one covered disability.

GROUP LONG TERM DISABILITY | Pays 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 91st day of a covered disability and are payable for two (2) years if you are disabled from your own occupation, or to your Social Security Normal Retirement Age (SSNRA) for any occupation.

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 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 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 policy or certificate of insurance. Please read your insurance documents carefully.

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

Group Term Life coverage also includes the following benefits:

Accelerated Benefit
Extended Life Insurance Benefit (Waiver of Premium)

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.

AD&D coverage also includes the following benefits:

Seat Belt/ Air Bag Rider Benefit
Coma Benefit
Exposure & Disappearance Benefit
Repatriation Benefit
Special Education Benefit
Paralysis Benefit

GROUP SHORT TERM DISABILITY (STD) is designed to provide partial income replacement should you become disabled as the result of sickness or injury. US Able 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.

Group STD coverage includes the following benefits:

Recurrent Disability

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

Group LTD coverage includes the following benefits:

Return to Work Incentive
Survivor Benefit

ADDITIONAL SERVICES

WITH GROUP TERM LIFE COVERAGE:

ASSIST AMERICA is a global emergency medical travel assistance company. Anytime you, your spouse and/or minor dependent children are traveling 100 miles or more away from home or in another country—with or without you present, they are protected by Assist America's vast assistance resources. A single phone call is all it takes to put Assist America in motion on your behalf.

WITH DISABILITY COVERAGE:

EMPLOYEE ASSISTANCE PROGRAM - 1 TELEPHONIC VISIT MODEL We are pleased to announce the availability of an enhanced Employee Assistance Program from USable Life. This expanded program is offered through our partnership with New Directions Behavioral Health.

EMPLOYEE TOOLS

- Dedicated Call Center - Toll-free number, 800-624-5544, for 24 hour/365-day access.
- Assessment & Referral - 1-hour telephone assessment and appropriate referral to health plan, or community services per incident for employees and their benefit-eligible dependents.
- Legal and Financial Services - Referral for face-to-face or telephone consultation and extensive online resources including interactive will preparation. Retaining an attorney and tax preparation available at a 25% discount.
- Family Resource Service - Extensive online resources and national Provider Directories for child and elder care services.
- Work-Life/Wellness - Interactive online resource for emotional and physical health, legal, financial, family life, and personal growth
- Online Health Risk Assessments - Five online tools for employees to determine their health status.
- Interactive Website - Online resources for behavioral health information, comprehensive work-life and wellness services.