

# Sequence, Inc.

USABLE Life is proud to make the following insurance products available to you as an employee of Sequence, Inc.:

<b>Group Term Life/ Accidental Death &amp; Dismemberment Employer Paid</b>	<p>\$50,000</p> <p><i>Benefits reduce by 35% at age 65, and 50% at age 70, and terminate when you are no longer eligible or your retirement whichever occurs first.</i></p>
<b>Group Short Term Disability Employer Paid</b>	<p>Pays a benefit of 60% of your Weekly Earnings to a maximum of \$1,000 per week. Benefits begin on the 15<sup>th</sup> day of covered disability resulting from an accident, and on the 15<sup>th</sup> day of a covered disability resulting from sickness, and are payable up to a maximum of 11 weeks for any one covered disability.</p>
<b>Group Long Term Disability Employer Paid</b>	<p>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 91<sup>st</sup> day of a covered disability and are payable for 2 years if you are disabled from your own occupation; if you are disabled from any occupation benefits are payable based on RBD Schedule.</p> <p><i>Pre Existing Limitation Apply: This limitation applies to conditions for which an employee receives medical services in the 3 months prior to the effective date of coverage. No benefits are payable for a disability resulting from such a condition until the employee has been covered for 12 consecutive months.</i></p>
<p><i>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 policy or certificate of insurance. Please read your insurance documents carefully.</i></p>	

**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:**

- Right of Conversion, 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

**Short Term Disability (STD)** 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.

**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.

**Long Term Disability coverage includes the following benefits:**

- Return to Work Incentive
- Survivor Benefit

# Sequence, Inc

## Employee Benefit Summary Continued

---

### Additional Services from USABLE Life

#### **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.

**Identity Theft Resource Center** provides you with an online resource for information regarding identity theft including victim support and education. Go to [www.usablelife.com](http://www.usablelife.com) and click on "Individuals"/"Products"/"Value Added Services" to obtain prevention tips, a consumer guide to identity theft, victim resources, and scam alerts.

#### **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 which now includes a one visit telephonic session per issue. This expanded program is offered through our partnership with New Directions Behavioral Health.

#### **Employee Tools**

- Dedicated Call Center - Toll-free number for 24 hour/365-day access
- Telephone Assessment and Referral - 1 hour telephone assessment and referral per incident for employees and benefit-eligible dependents. Referrals to appropriate community resources, health plan, etc.
- Legal and Financial Services - Referral for face-to-face or telephone consultation and extensive online resources including interactive will preparation.
- 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 - On-line resources for behavioral health information, comprehensive work-life and wellness services