



EMPLOYEE BENEFITS SUMMARY 2018 | 50025092 RETAILERS ASSOCIATION OF MASSACHUSETTS

FOR ALL ACTIVE EMPLOYEES ENROLLED IN THE BLUE CROSS BLUE SHIELD MEDICAL PLAN

GROUP TERM LIFE

EMPLOYER CONTRIBUTION: 100%

AMOUNT OF COVERAGE: Pays a benefit of \$10,000.

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

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

GROUP TERM LIFE ALSO INCLUDES THE FOLLOWING:

- Accelerated Benefit
- Dignity Planner

GROUP HOSPITAL CARE

EMPLOYER CONTRIBUTION: 100%

If you are age 79 or younger this coverage provides benefits that will help immediately meet expenses related to a hospital stay. Benefits are paid directly to you.

HIGHLIGHTS OF THE BASIC PLAN INCLUDE:

- Hospital Admission (10 per year): \$750
- Hospital Confinement (10 per year): \$150 per day
- Intensive Care Confinement: \$225 per day, up to 15 days
- Ambulance-Air/Ground (3 per year): \$750/\$120

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 certificate of insurance. Please read your insurance documents carefully.