



## EMPLOYEE BENEFITS SUMMARY | 50025092 RETAILERS ASSOCIATION OF MASSACHUSETTS

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

<b>GROUP TERM LIFE</b>	<b>EMPLOYER CONTRIBUTION: 100%</b>
<b>AMOUNT OF COVERAGE:</b> Pays a benefit of \$10,000 without evidence of insurability.	
<i>Benefits reduce, based on your age, to 65% at age 65, to 50% at age 70, and terminate when you are no longer eligible or your retirement, whichever occurs first.</i>	
<b>GROUP TERM LIFE</b> insurance is designed to provide benefits to your designated beneficiary for loss of life.	
<i>GROUP TERM LIFE ALSO INCLUDES THE FOLLOWING:</i>	
<ul style="list-style-type: none"><li>• Accelerated Benefit</li><li>• Extended Life Insurance Benefit (Waiver of Premium)</li><li>• Dignity Planner</li></ul>	
<b>Important Note</b>	
<p>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 participation requirements, limitations, or 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.</p> <p>This benefit summary was generated by USable Life on 11/16/21 at 12:15PM and may not reflect changes recently submitted to USable Life.</p>	