



Life and AD&D Coverage

Life and Accidental Death and Dismemberment (AD&D) Insurance Coverage from USHL offers employers the ability to offer a comprehensive benefits package from a single, trusted carrier.

USHL Life and AD&D Coverage Highlights:

- Standard Life Coverage amount of \$10,000 per employee
- Groups can elect to increase coverage by \$10,000 increments up to the maximum amount with no underwriting requirement
- AD&D coverage amount mirrors life coverage amount
- Guaranteed issue coverage is available for groups with 5+ lives and provides up to \$50,000 per employee.

Life and AD&D Rates

Age	Life Rates		AD&D
	Male	Female	Flat Rate
<30	\$ 0.10	\$ 0.06	\$ 0.04
30 – 34	\$ 0.10	\$ 0.06	\$ 0.04
35 – 39	\$ 0.13	\$ 0.08	\$ 0.04
40 – 44	\$ 0.16	\$ 0.10	\$ 0.04
45 – 49	\$ 0.30	\$ 0.18	\$ 0.04
50 – 54	\$ 0.55	\$ 0.33	\$ 0.04
55 - 59	\$ 1.00	\$ 0.60	\$ 0.04
60 – 64	\$ 1.21	\$ 0.73	\$ 0.04
65+	\$ 3.25	\$ 2.14	\$ 0.04

Reduction Schedule: Principal sum is reduced by 35% at age 65; at age 70, the amount at age 65 is reduced by 35%; at age 75 the amount at age 70 is reduced by 35%.

To learn more about US Health and Life, visit www.ushealthandlife.com

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