



## Term Life with Individual Medical Offering

Enhance your coverage with Term Life insurance from USABLE Life.\*

This coverage from USABLE provides you with an affordable opportunity to bring your overall life insurance protection up to date...while giving your family an extra measure of security.

- Benefits will be paid directly to the designated beneficiary in one lump sum. If no beneficiary is named, the benefit will be paid per the policy provisions.
- Premiums are based on the age of each member applying for coverage and increase on the policy anniversary following the birth date when that person's age moves to the next age bracket. Your monthly premiums will be billed with your medical coverage by BlueCross BlueShield of Tennessee.
- Your Term Life coverage will be effective at the same time as your BlueCross BlueShield of Tennessee medical coverage.

**\*Reductions & Terminations:** If approved for Term Life coverage, benefits reduce 33 1/3% of the pre-age 65 coverage for each insured on his/her 65th birthday. The Term Life coverage will terminate when (a) the insured reaches age 70 or (b) Individual Health policy terminates, which ever occurs first.

### Limitations:

In case of suicide, during the first year of coverage, benefits are limited to the premiums paid. The life insurance applied for on either the proposed insured or proposed insured/spouse will not become effective unless there has been no change in health of either the proposed insured or spouse between the date the application is signed and the effective date of coverage.

Term Life Insurance Monthly Individual Premiums (Sold with underwritten medical products by BlueCross BlueShield of Tennessee)				
Proposed Insured's Age	\$10,000	\$20,000	\$30,000	\$40,000
19-34*	\$ 1.00	\$ 2.00	\$ 3.00	\$ 4.00
35-39*	\$ 1.64	\$ 3.28	\$ 4.92	\$ 6.56
40-44*	\$ 2.76	\$ 5.52	\$ 8.28	\$ 11.04
45-49*	\$ 3.84	\$ 7.68	\$ 11.52	\$ 15.36
50-54*	\$ 6.72	\$ 13.44	\$ 20.16	\$ 26.88
55-59*	\$ 12.10	\$ 24.20	\$ 36.30	\$ 48.40
60-64*	\$ 13.44	\$ 26.88	\$ 40.32	\$ 53.76
65-69*	\$ 13.44	\$ 26.88	\$ 40.32	\$ 53.76

\* USABLE Life's Term Life insurance is available to BlueCross BlueShield of Tennessee underwritten medical policy applicants and their spouses age 19 – 64. You have a choice of benefit amounts ranging from \$10,000 - \$40,000.



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Products Underwritten by



\*USABLE Life is an independent company that does not provide BlueCross BlueShield of Tennessee products or services.

USABLE Life is solely responsible for the Life coverage above.

This document has been classified as Public information.