

# Enhance your coverage with these options from US Able Life —



- Life Solutions, term life insurance
- Critical Illness Coverage

**US Able Life**

*“You’ll Choose Us For Life”*

# Life Solutions is a life insurance program designed to meet your individual needs.

USable Life is pleased to introduce Life Solutions — a term life insurance program for Arkansas Blue Cross and Blue Shield\* individual policyowners. Life Solutions can enhance your existing life coverage — at a price you can afford. All benefits are paid regardless of other life insurance that you may have.

## Life Solutions Monthly Individual Premiums

Proposed Insured's Age	\$10,000	\$30,000	\$50,000
18-34	\$ 1.00	\$ 3.00	\$ 5.00
35-39	\$ 1.64	\$ 4.92	\$ 8.20
40-44	\$ 2.76	\$ 8.28	\$13.80
45-49	\$ 3.84	\$11.52	\$19.20
50-54	\$ 6.72	\$20.16	\$33.60
55-59	\$12.10	\$36.30	\$60.50
60-64	\$13.44	\$40.32	\$67.20

## Life Solutions Monthly Individual & Spouse Premiums

Proposed Insured's Age	\$10,000	\$30,000	\$50,000
18-34	\$ 2.00	\$ 6.00	\$ 10.00
35-39	\$ 3.28	\$ 9.84	\$ 16.40
40-44	\$ 5.52	\$16.56	\$ 27.60
45-49	\$ 7.68	\$23.04	\$ 38.40
50-54	\$13.44	\$40.32	\$ 67.20
55-59	\$24.20	\$72.60	\$121.00
60-64	\$26.88	\$80.64	\$134.40

**REDUCTIONS & TERMINATIONS:** If approved for Life Solutions coverage, benefits will reduce 33⅓% of the pre-age 65 coverage for each insured on his/her 65th birthday. Coverage will terminate on the earlier of the following dates: (a) on the date participation in Arkansas Blue Cross and Blue Shield's individual health insurance terminates, or (b) when the proposed insured reaches age 70.

**Exception:** If the proposed insured transfers from the above health coverage to Arkansas Blue Cross and Blue Shield's Medi-Pak program, the spouse may continue the Life Solutions coverage to age 70.

**IMPORTANT NOTE:** Your premium will be accepted after coverage has been approved and a billing statement forwarded. This brochure provides a brief description of Life Solutions. The brochure is not a policy or certificate of coverage, and only the actual policy provisions will control.

**ELIGIBILITY** — Life Solutions is available to Arkansas Blue Cross and Blue Shield individual policyowners and their covered spouses who are ages 18 through 64.

**PREMIUMS** — Your monthly premiums will be billed with your individual health insurance by Arkansas Blue Cross and Blue Shield. Premiums are based on the proposed insured's age and increase when the proposed insured moves to the next age bracket. The proposed insured is always the oldest person applying for coverage.

**BENEFICIARIES** — Benefits will be paid to the proposed insured's beneficiary in the event of death. The beneficiary on a covered spouse will be the proposed insured.

**EFFECTIVE DATE** — Your Life Solutions insurance will become effective with your Arkansas Blue Cross and Blue Shield individual health insurance.

**LIMITATIONS** — In the case of suicide, during the first year of coverage or during the first year of an increase in 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.

\*USable Life is an independent company and operates separately from Arkansas Blue Cross and Blue Shield. USable Life does not sell or service Arkansas Blue Cross and Blue Shield products. USable Life is solely responsible for the term life and critical illness policies referenced here.

# Critical Illness Coverage can help protect your savings.

Critical Illness Coverage pays a lump sum cash benefit of \$10,000, \$20,000 or \$30,000 upon the first positive diagnosis of a covered critical illness. This benefit can help cover the costs associated with recovering from a serious illness — including home health care, experimental medical care, transportation costs to and from treatment, and more.

## Affordable Rates for Critical Illness Coverage:

Per Covered Person	\$10,000		\$20,000		\$30,000	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
18-29	\$ 3.80	\$ 8.68	\$ 7.60	\$ 17.36	\$11.40	\$ 26.04
30-39	\$ 6.48	\$16.48	\$12.96	\$ 32.96	\$19.44	\$ 49.44
40-49	\$10.80	\$30.48	\$21.60	\$ 60.96	\$32.40	\$ 91.44
50-59	\$17.48	\$50.48	\$34.96	\$100.96	\$52.44	\$151.44
60-64	\$24.00	\$64.00	\$48.00	\$128.00	\$72.00	\$192.00

The covered person's coverage terminates when 100% of the face amount has been paid.

### PRE-EXISTING CONDITIONS LIMITATIONS FOR CERTAIN CONDITIONS:

The benefits of this policy will not be payable for any loss caused by a pre-existing condition during the first 12 months the policy is in force. After this 12-month period, however, loss due to such conditions will be payable unless specifically excluded from coverage. This 12-month period is measured from the effective date of coverage for each insured person. A pre-existing condition means a specified critical illness which is diagnosed or treated within 12 months prior to the effective date of coverage for each insured person. Conditions which are: (a) fully disclosed to us on the application; and (b) not excluded or limited by us are not considered pre-existing conditions.

Covered Specified Critical Illnesses	Percentage of Face Amount
Cancer	100%
Heart Attack	100%
Stroke	100%
End Stage Renal Disease	100%
Major Organ Transplant Surgery	100%
Quadriplegia	100%
Coronary Artery Bypass Surgery*	25%
Balloon Angioplasty, Stent or Laser Relief Obstruction Procedure*	10%
Carcinoma in Situ*	10%

\*These benefits are payable only once per insured. If one or more of these benefits are paid, the remaining amount payable will be the original Face Amount reduced by all prior benefit payments. On the policy anniversary following attainment of age 75, the Face Amount will be restated as 50% of the remaining amount payable.

**Waiting Period.** No benefits will be paid for a specified critical illness diagnosed during the first 30 days following the insured's effective date.

### BENEFITS WILL NOT BE PAID FOR:

This policy pays only for loss resulting from specified critical illnesses or surgeries defined in the policy. We will not pay benefits for a specified critical illness or surgery that occurs as a result of the following:

- Conditions other than the specified critical illnesses or surgeries defined in the policy, unless the condition was directly caused or aggravated by the specified critical illness or surgery or the treatment of the specified critical illness or surgery.
- The covered person being diagnosed with a specific critical illness during the waiting period.
- The covered person participating or attempting to participate in an illegal activity.
- The covered person intentionally causing a self-inflicted injury.
- The covered person committing or attempting to commit suicide, whether sane or insane.
- The covered person's involvement in any period of armed conflict, even if it is not declared.
- Surgeries performed outside of the United States or its Territories.
- Other Exclusions: We will not pay the Specified Critical Illness Benefit for the following:
  - Cerebral symptoms due to transient ischemic attack (TIA), reversible neurological deficit, migraine, cerebral injury resulting from trauma or hypoxia, and vascular disease affecting the eye, optic nerve, or vestibular functions.
  - Melanomas of less than 1.5-mm maximum thickness as determined by histological examination or which are less than Clark Level 3 depth of invasion.
  - All hyperkeratoses or basal cell carcinoma of the skin.
  - All squamous cell carcinomas of the skin unless there has been spread to other organs.
  - Prostatic cancers which are histologically described as TNM Classification T1 (including T1(a) or T1(b)), or of other equivalent or lesser classification).

**For more information about Life Solutions or Critical Illness Coverage, call (501) 378-2937 or 1-800-392-2583, (Monday through Friday, 8 a.m. to 5 p.m.)**



*“You’ll Choose Us For Life”*

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#### USABLE LIFE RATINGS

**USABLE Life is rated “A” (Excellent) by the A.M. Best Company.** A Rating and Analysis from the A.M. Best Company represents an independent opinion from the leading provider of insurer ratings of a company’s financial strength and ability to meet its obligations to policyholders. Upon completion of evaluations, A. M. Best assigns the following Best’s Ratings: A++ and A+ (Superior); A and A- (Excellent); B++ and B+ (Very Good); B and B- (Fair); C++ and C+ (Marginal); C and C- (Weak); D (Poor); E (Under Regulatory Supervision); F (In Liquidation); S (Rating Suspended).

**USABLE Life is rated “A” (Strong) by the Standard & Poor’s Rating Company.** Standard & Poor’s Insurer Financial Strength Ratings provide powerful decision-making tools for anyone interested in buying insurance. Standard & Poor’s ratings are prospective evaluations of an insurer’s financial security to its policyholders. Standard & Poor’s Insurer Financial Strength Ratings range from “AAA” to “CC.” An insurer rated “BBB” and higher (“A,” “AA,” “AAA”) is regarded as having financial security characteristics that outweigh any vulnerabilities and is highly likely to have the ability to meet financial commitments. An insurer rated “BB” or lower is in the “vulnerable” range and is regarded as having vulnerable characteristics that may outweigh its strengths. “BB” indicates the least degree of vulnerability within the range. “CC” the highest degree of vulnerability.