



Arkansas
BlueCross BlueShield

An Independent Licensee of the Blue Cross and Blue Shield Association



Enroll at arkbluecross.com/supplemental today!

ACCIDENT INSURANCE

USAble LifeSM

Live life. You're covered.[®]

An accident can be disruptive to daily life, both physically and financially. Whether you, your spouse, or your children suffer an injury from a sports activity or do something as simple as fall off a bike, accident coverage will ensure you and your family are prepared for the unexpected. With US Able Life's Accident Plan, you can enjoy the peace of mind of knowing that you're financially prepared.

How it works

For example, you purchase our [Plan 2](#) (see outline of coverage) Accident Policy. Later that same year, an injury occurs. You fall off a ladder and suffer a fractured elbow and internal injuries. In addition to what your major medical insurance pays, US Able Life's Accident Plan may pay:

- **\$150** for ambulance transportation
- **\$105** for Emergency Room treatment
- **\$310** for a fractured elbow
- **\$630** for internal injuries
- **\$60** for two follow-up physician visits
- **\$150** for five physical therapy sessions

\$1,405 in total cash benefits paid directly to **YOU.**

Product highlights

- Pays cash **directly to you**
- Pays an accidental death benefit
- Can be used to cover medical and nonmedical expenses
- Pays in addition to any other insurance you may have
- Available for **individuals, spouses, and dependent children**
- Policy is **guaranteed renewable** as long as premiums are paid on time

US Able Life is an independent company providing life, disability, and supplemental products for which it is solely responsible. US Able Life does not sell Arkansas Blue Cross and Blue Shield products.



	Plan 1	Plan 2
Accident		
Physician Follow-up <i>(per visit, up to six per year)</i> ¹	up to \$20	up to \$30
Physical Therapy <i>(per visit, up to five per year)</i> ¹	\$20	\$30
Medical Appliance ¹	\$70	\$105
Transportation <i>(up to three trips per year)</i>	\$300	\$450
Family Lodging <i>(per night, up to 30 days)</i> ¹	up to \$70	up to \$105
Prosthetic Device or Artificial Limb <i>(one device or limb/ t</i> ¹	\$350/\$700	\$525/\$1,050
Hospital		
Ambulance <i>(ground/air)</i> ¹	\$100/\$750	\$150/\$1,125
Hospital Admission <i>(one per year)</i>	\$1,250	\$1,500
Hospital Confinement <i>(standard up to 365 days/ICU up to 15 days)</i>	\$195/\$300	\$325/\$500
Blood/Plasma	\$100	\$150
Accident Treatment		
Burns ¹	n/a	\$750
Tendon/Ligament	n/a	\$300
Eye Injury ¹	n/a	up to \$150
Torn Knee Cartilage/Ruptured Disc ¹	n/a	up to \$310
Fractures/Dislocated Joint	n/a	up to \$1,250
Torn Rotator Cuff	n/a	\$310
Internal Injuries	n/a	\$630
Concussion	n/a	\$30
Lacerations	n/a	up to \$250
Major Diagnostic Exam ¹	\$100	\$150
Emergency Treatment <i>(individual/spouse/child)</i> ¹	\$70/\$70/\$40	\$105/\$105/\$60
Emergency Dental Work <i>(broken tooth, crown/extraction)</i> ¹	\$100/\$30	\$150/\$45

	INDIVIDUAL/SPOUSE	CHILD(REN)
Optional Accidental Death²		
Covered accident	\$100,000	\$32,500
Common carrier accident	\$375,000	\$65,000
Optional Accidental Dismemberment²		
Loss of one member ⁴	\$25,000	\$9,500
Loss of two members ⁴	\$100,000	\$32,500
Loss of one or more fingers or toes	\$5,000	\$1,500
Optional Loss Treatment		
Paralysis-quadruplegia	\$32,500	\$32,500
Paralysis-paraplegia	\$16,250	\$16,250
Coma	\$32,500	\$32,500

	Plan 1	Plan 2	OPTIONAL AD&D
Accident Monthly Premium			
Individual	\$9.38	\$17.12	\$5.20
Individual + Spouse	\$12.46	\$22.72	\$6.60
Individual + Children	\$13.40	\$24.42	\$7.20
Family	\$16.52	\$30.04	\$8.60



Exceptions and limitations

The policy pays only for losses resulting from a covered accident as defined in the policy. It does not cover injuries incurred as a result of:

- War
- Sickness or infection
- Self-inflicted injury or suicide
- Participating in a felony
- Being under the influence of narcotics or intoxication
- Commercial driving
- Mountain climbing
- Cosmetic or elective surgery
- Participating in any sport or activity for wage, compensation, or profit

Renewability and continuation

- The policy is guaranteed renewable during the covered person's lifetime
- USABLE Life may change the premium rate, but only if the rate changes for all policies in the covered person's state
- The policy will not be issued to anyone 65 years of age or over, but if the policy is purchased before the covered person's 65th birthday, they may continue coverage after age 65
- A covered dependent who no longer meets eligibility requirements may convert to a comparable individual policy without evidence of insurability
- A spouse can continue coverage under the policy upon the covered person's death

Read your policy carefully

This brochure provides a brief description of the important features of your policy. This is not the insurance policy, and only the actual policy provisions will control. The policy itself sets forth, in detail, the rights and obligations of both you and your insurance company. Policies of this type are designed to provide to persons insured, restricted coverage paying benefits only when certain losses occur as a result of accident only. Coverage is not provided for basic hospital, basic medical-surgical, major medical, or comprehensive expenses. Benefits are payable for losses resulting from injuries sustained in a covered accident only, as defined in the policy. The loss must occur or injury must be diagnosed or treated within the time periods stated in the policy. Benefits for some losses may vary depending upon the severity of the accident. See the policy for specific amounts payable. This product is available only to the residents of the state of Arkansas.

Ready to enroll?

Visit us online at
arkbluecross.com/supplemental
OR contact your Arkansas
Blue Cross or USABLE Life
representative today!

Our Company complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-844-662-2276. CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-844-662-2276.

This document provides a brief description of USABLE Life's Accident insurance. This is not an insurance policy. Limitations and exclusions may apply, and coverage may be reduced or terminated due to lack of eligibility. Please read the insurance policy carefully.

¹Payable once per accident per person

²Accidental death must occur within 90 days of a covered accident

³Accidental dismemberment must occur within 90 days of a covered accident

⁴A member is a hand, foot, eyesight, speech, or hearing

