

VISIT
SHOPATPINNACLE.COM
TO ENROLL

ACCIDENT ELITE

US⁼⁼Able[®] Life

ACCIDENT ELITE

An accident can change everything in the blink of an eye, and the costs of dealing with a life-altering accident can be overwhelming if you're unprepared. USABLE Life's¹ Accident Elite offers you flexible plan options that provide an additional layer of financial protection. Coverage is available for you and your family, and benefits are paid directly to you or your beneficiary in the event of a covered accident.

		PLAN 1	PLAN 2
ACCIDENT RECOVERY	PHYSICIAN FOLLOW-UP PER VISIT	UP TO \$20	UP TO \$30
	PHYSICAL THERAPY PER SESSION	\$20	\$30
	MEDICAL APPLIANCE	\$70	\$105
	TRANSPORTATION	\$300	\$450
	FAMILY LODGING PER NIGHT	UP TO \$70	UP TO \$105
	PROSTHETIC DEVICE OR ARTIFICIAL LIMB 1 DEVICE OR LIMB/ 2+ DEVICES OR LIMBS	\$350/\$700	\$525/\$1,050
HOSPITAL CARE	AMBULANCE GROUND/AIR	\$100/\$750	\$150/\$1,125
	HOSPITAL ADMISSION	\$1,250	\$1,500
	HOSPITAL CONFINEMENT PER DAY STANDARD/INTENSIVE CARE UNIT	\$195/\$300	\$325/\$500
	BLOOD/PLASMA	\$100	\$150
ACCIDENT TREATMENT	BURNS	-	\$750
	TENDON/LIGAMENT	-	\$300
	EYE INJURY	-	UP TO \$150
	TORN KNEE CARTILAGE/RUPTURED DISC	-	UP TO \$310
	FRACTURES/DISLOCATED JOINT	-	UP TO \$1,250
	TORN ROTATOR CUFF	-	\$310
	INTERNAL INJURIES	-	\$630
	CONCUSSION	-	\$30
	LACERATIONS	-	UP TO \$250
	MAJOR DIAGNOSTIC EXAM	\$100	\$150
	EMERGENCY TREATMENT INDIVIDUAL/SPOUSE/CHILD	UP TO \$70/\$70/\$40	UP TO \$105/\$105/\$60
	EMERGENCY DENTAL WORK (BROKEN TOOTH) CROWN/EXTRACTION	\$100/\$30	\$150/\$45

**DID YOU
KNOW...**
**THERE'S ABOUT
136 MILLION
EMERGENCY ROOM
VISITS WITHIN AN
AVERAGE YEAR?²**
**OR THAT ABOUT
95 PERCENT
OF DISABLING
ACCIDENTS AND
ILLNESSES AREN'T
WORK-RELATED?³**
**MEANING THEY'RE
NOT COVERED
BY WORKERS'
COMPENSATION.**

¹USABLE 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 Accident Elite policy (Policy Form AEP (10-15) referenced here. ²National Center for Health Statistics, FastStats, 2016; ³Council for Disability Awareness, Long-Term Disability Claims Review, 2012.

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AFFORDABLE
MONTHLY RATES

CHOOSE THE
PLAN THAT
WORKS BEST
FOR YOU &
YOUR FAMILY

OPTIONAL ACCIDENTAL DEATH & DISMEMBERMENT	INDIVIDUAL/SPOUSE		CHILD(REN)
	ACCIDENTAL DEATH MUST OCCUR WITHIN 90 DAYS OF COVERED ACCIDENT		
	COVERED ACCIDENT	\$100,000	\$32,500
	COMMON CARRIER ACCIDENT	\$375,000	\$65,000
	ACCIDENTAL DISMEMBERMENT MUST OCCUR WITHIN 90 DAYS OF COVERED ACCIDENT		
	LOSS OF 1 MEMBER A MEMBER IS A HAND, FOOT, EYESIGHT, SPEECH OR HEARING	\$100,000	\$32,500
	LOSS OF 2 MEMBERS A MEMBER IS A HAND, FOOT, EYESIGHT, SPEECH OR HEARING	\$25,000	\$9,500
	LOSS OF 1 OR MORE FINGERS OR TOES*	\$5,000	\$1,500
	LOSS/TREATMENT		
	PARALYSIS- QUADRIPELEGIA	\$32,500	\$32,500
	PARALYSIS- PARAPLEGIA	\$16,250	\$16,250
	COMA	\$32,500	\$32,500

MONTHLY RATES	PLAN 1			PLAN 2	OPTIONAL AD&D	
	INDIVIDUAL	\$9.38		\$17.12	\$5.20	
	INDIVIDUAL + SPOUSE	\$12.46		\$22.72	\$6.60	
	INDIVIDUAL + CHILDREN	\$13.40		\$24.42	\$7.20	
	INDIVIDUAL + FAMILY	\$16.52		\$30.04	\$8.60	

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RENEWABILITY AND CONTINUATION

This policy is guaranteed renewable during your lifetime. The company may change the established premium rate, but only if the rate is changed for all policies like yours in your state. This policy will not be issued to anyone 65 years of age or over. If you purchase the policy prior to your 65th birthday, you may continue coverage after age 65, as long as you continue to pay the premium by the due date or during the 31 days that follow. A covered dependent who no longer meets eligibility requirements may convert to a comparable individual policy without evidence of insurability. A covered spouse can continue coverage under this policy following your death.

EXCEPTIONS AND LIMITATIONS

What we will not pay for:

The policy pays only for loss resulting from a covered accident as defined in the policy. It DOES NOT cover injuries incurred as a result of a covered person:

1. Being exposed to war or any act of war, declared or undeclared, or serving in any of the armed forces.
2. Intentionally self-inflicting bodily injury or attempting suicide, while sane or insane.
3. Participating in any form of flight aviation other than as a fare-paying passenger in a fully licensed/passenger carrying aircraft.
4. Participating in, or attempting to participate in, an illegal activity that is defined as a felony as defined by the law of the jurisdiction in which the activity takes place.
5. Participating in any activity or event, including the operation of a vehicle, while under the influence of a narcotic (unless administered by a physician and taken according to the physician's instructions) or while intoxicated. "Intoxicated" means that condition as defined by the laws of the jurisdiction in which the accident occurred. Conviction is not necessary for a determination of being intoxicated.
6. Driving any commercial passenger-carrying or cargo vehicle, except school buses, for wage, compensation, or profit.
7. Mountaineering using ropes and/or other equipment, parachuting or hang gliding.
8. Having cosmetic surgery or other elective procedures that are not medically necessary, or having dental treatment except as a result of injury.
9. Participating in any sport or activity for wage, compensation or profit; or racing any type vehicle in an organized event.
10. Having any sickness or declining process caused by sickness, including physical or mental infirmity or infection (except bacterial infection from a covered accidental injury).

READ YOUR POLICY CAREFULLY

This brochure provides a very brief description of USABLE Life's Accident Elite product. This product is available only to the residents of the state of Arkansas. 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 limitations and exclusions apply and coverage may reduce or terminate due to age or lack of eligibility. If you apply for coverage and are accepted, you will be sent a policy. Please read your insurance documents carefully.

ABOUT USABLE LIFE

At USABLE Life, we believe in three things: health, happiness, and stability. We've made it our business to create a benefits portfolio that helps secure our customers' financial future and encourages them to live healthier lives. Our partnerships with leading health insurers across the country give us a unique outlook on the products and services our customers need to thrive. Whether our customers need financial assistance during a medical emergency, help paying the bills during a disability, or the means to take the time to grieve the loss of a loved one, we'll be there.

Live life. You're covered.®

