

Accident product highlights

USable Life's Accident Plan offers an additional layer of financial protection and pays the member directly in the event of a covered accidental injury. The plan allows the option of choosing coverage to fit the needs of the individual.

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

Eligibility

Primary applicant

- Age 18 to 64 years
- Arkansas resident and U.S. citizen (or have been issued a permanent residency visa and have lived in the U.S. for the last six months)
- No driver's license suspension or revocation within the past five years

Spouse/dependents

- Spouses age 18 to 64 years
- Dependents age birth to age 23 years
- No driver's license suspension or revocation within the past five years

Underwriting assessment

- No underwriting

Live life. You're covered.†

USable Life's Accident Plan provides peace of mind by preparing individuals and families for the unexpected. USable Life will cover individuals, spouses, and children if they suffer an injury from a sports activity or doing something as simple as falling off a bike.

Your client can rest assured that USable Life is dedicated to delivering on its promise. We honor our commitment to process and pay claims with the greatest care and integrity. Your clients can feel secure in knowing that when they buy insurance from us, that is exactly what they will get. It is our assurance — our pledge — that we will be there when your client needs us most.

How it works

For example, the individual purchases our **Plan 2** (see table on page 2) Accident Policy. Later that same year, an injury occurs. They fall off a ladder and suffer a fractured elbow and internal injuries. In addition to what their major medical insurance pays, USable Life's Accident Plan will 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 the individual.**

Target audience

- Individuals with a high-deductible medical plan
- Individuals with children living in the household
- Individuals who play organized sports (or have children who do)
- Older adults under the age of 65

Questions to ask

- Could you afford to pay your bills if there was a medical emergency?
- How much could you afford to pay for unexpected expenses if you had an accident?
- Could you afford to miss work if you, your spouse, or dependents had an accident?

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
- US Able 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

ACCIDENT	PLAN 1	PLAN 2
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	PLAN 1	PLAN 2
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	PLAN 1	PLAN 2
Burns	n/a	\$750
Tendon/ligament	n/a	\$300
Eye injury	n/a	up to \$150
Torn knee cartilage/ruptured disc	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	\$100	\$150
Emergency treatment (individual/spouse/child)	\$70/\$70/\$40	\$105/\$105/\$60
Emergency dental work (broken tooth) crown/extraction	\$100/\$30	\$150/\$45
OPTIONAL ACCIDENTAL DEATH ¹	PLAN 1	PLAN 2
Covered accident	\$100,000	\$32,500
Common carrier accident	\$375,000	\$65,000
OPTIONAL ACCIDENTAL DISMEMBERMENT ²	PLAN 1	PLAN 2
Loss of one member ³	\$100,000	\$32,500
Loss of two members ³	\$25,000	\$9,500
Loss of one or more fingers or toes	\$5,000	\$1,500
OPTIONAL LOSS/TREATMENT	PLAN 1	PLAN 2
Paralysis-quadruplegia	\$32,500	\$32,500
Paralysis-paraplegia	\$16,250	\$16,250
Coma	\$32,500	\$32,500

INTENDED FOR AGENT USE ONLY

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.

¹Accidental death must occur within 90 days of a covered accident

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

³A member is a hand, foot, eyesight, speech, or hearing

LIVE LIFE.
YOU'RE COVERED.®