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TO ENROLL

HOSPITAL CARE

US⁼⁼Able⁼⁼Life

HOSPITAL CARE

Hospital stays can be a costly expense to pay for, especially if you don't have the savings to cover it. USAble Life's¹ Hospital Care benefits can help you cover out-of-pocket deductible and co-payment expenses.

With two plans to choose from, you can choose a plan that's right for you and your family. Coverage is available for you and your family, and benefits don't coordinate with any other insurance you may have. Benefits are paid directly to you and plans may also provide supplemental benefits for inpatient hospital expenses.

	PLAN 1	PLAN 2
HOSPITAL CONFINEMENT PER DAY	UP TO \$50	UP TO \$50
SURGERY PER OPERATION	UP TO \$1,000	UP TO \$1,000
ANESTHESIA PERCENTAGE OF SURGERY BENEFIT	25%	25%
EMERGENCY ACCIDENT PER COVERED ACCIDENT	UP TO \$100	UP TO \$100
AMBULANCE GROUND/AIR	\$250/\$500	\$250/\$500
ANNUAL HOSPITAL ADMISSION	-	\$500
HOSPITAL INTENSIVE CARE UNIT PER DAY	-	UP TO \$100
SPECIFIED INJURIES	CONCUSSION	- \$15
	EYE INJURY	- UP TO \$75
	LACERATIONS	- UP TO \$125
	TENDON/LIGAMENT	- \$150
	TORN ROTATOR CUFF	- \$155
	TORN KNEE CARTILAGE/RUPTURED DISC	- UP TO \$155
	INTERNAL INJURIES	- \$315
	BURNS	- \$375
	FRACTURES/DISLOCATED JOINT	- UP TO \$625

**DID YOU
KNOW...**
**AROUND
23 MILLION
PEOPLE IN THE U.S.
REQUIRED AT LEAST
ONE NIGHT IN THE
HOSPITAL IN 2014?²**
**OR THAT AROUND
HALF OF U.S.
HOUSEHOLDS
ARE FINANCIALLY
UNSTABLE³**
**AND COULDN'T
RAISE \$2,000 IN A
MONTH IF NEEDED.**

READY TO ENROLL? VISIT SHOPATPINNACLE.COM TODAY.

AFFORDABLE
MONTHLY RATES

CHOOSE THE
PLAN THAT
WORKS BEST
FOR YOU &
YOUR FAMILY

PLAN 1

MONTHLY RATES	ISSUE AGE	18-29	30-39	40-49	50-59	60-64
	INDIVIDUAL	\$12.86	\$15.56	\$18.40	\$19.46	\$25.34
	INDIVIDUAL + SPOUSE	\$25.64	\$31.20	\$36.82	\$38.96	\$50.72
	INDIVIDUAL + CHILDREN	\$25.86	\$28.90	\$28.34	\$27.16	\$37.58
	INDIVIDUAL + FAMILY	\$34.78	\$42.86	\$45.22	\$46.46	\$58.46

PLAN 2

MONTHLY RATES	ISSUE AGE	18-29	30-39	40-49	50-59	60-64
	INDIVIDUAL	\$23.44	\$27.50	\$32.12	\$35.84	\$50.64
	INDIVIDUAL + SPOUSE	\$46.72	\$55.16	\$64.18	\$71.60	\$101.42
	INDIVIDUAL + CHILDREN	\$52.82	\$57.20	\$54.14	\$52.82	\$72.64
	INDIVIDUAL + FAMILY	\$67.66	\$81.02	\$83.02	\$88.26	\$118.78

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 Hospital Confinement policy (Policy Form HIP2 (10-15)) referenced here. ²Lusardi, Annamarie, et al, "Financially Fragile Households: Evidence and implications," National Bureau of Economic Research Working Paper 17072, May 2011 ³USable Life analysis of top STD claims by diagnosis from Gen Re, Disability Fact Book ,2010; Diagnostic incidence rates from CDC, Ambulatory Medical Care Survey, 2010; and hospitalization discharge rates by diagnosis from CDC, National Hospital Discharge Survey, 2010.

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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 sickness or accident as defined in the policy. It DOES NOT cover loss due to:

1. War or any act of war, or while serving in the armed forces of any country or international authority.
2. Attempted suicide or intentional, self-inflicted injury, whether sane or insane.
3. Active participation in a riot or insurrection.
4. Voluntary commission of, or attempting to commit, an assault or felony.
5. Participating in an illegal occupation.
6. Voluntary use of any drug, hallucinogen, controlled substance, or narcotic unless taken as prescribed by a physician.
7. Mental, nervous or emotional disorder without organic origin.
8. Alcoholism or drug addiction.
9. Intoxication as defined by the laws of the jurisdiction in which the loss occurred. Conviction is not necessary for a determination of being intoxicated.
10. Dental, elective, or cosmetic surgery or treatment, except as a result of a covered injury or congenital defect of a newborn child.
11. Hernia, tonsils, or adenoids during the first six (6) months of coverage, unless treated on an emergency basis.
12. Well baby care, except as provided in the Newborn Children provision of the policy.
13. Voluntarily acting as an organ donor.

READ YOUR POLICY CAREFULLY

This brochure provides a very brief description of USABLE Life's Hospital Confinement product. This product is available only to 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.®

