

Hospital product highlights

USable Life's Hospital Plan pays a cash benefit that can help pay a multitude of expenses that can pile up in the event of a hospitalization.

- Pays cash directly to the individual
- 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
- Two plans to choose from
- Policy is guaranteed renewable as long as premiums are paid on time
- Rates don't increase due to age (policyholder is locked into rate for age at effective date)

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)

Spouse/dependents

- Spouses age 18 to 64 years
- Dependents age birth to age 23 years

Underwriting assessment

- Have you recently been hospitalized or confined to a nursing home or hospice?¹
- Have you been diagnosed with or treated for HIV/AIDS, Alzheimer's, memory loss, schizophrenia, or senile dementia in the last ten years?

Live life. You're covered.[†]

Unexpected costs due to a hospital stay can wipe out a person's savings, leaving them to turn to family and friends for help. USable Life can help pay for expenses not covered by traditional insurance. Supplement existing medical coverage with USable Life's Hospital Plan, which provides money directly to individuals to help cover a multitude of expenses — medical and nonmedical.

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** Hospital Policy (*see page two for details*) and later suffers an illness that requires an ambulance transport, as well as a two-week hospital stay, including five days in intensive care. In addition to what their major medical insurance pays, USable Life's Hospital Plan will pay:

- **\$500** for hospital admission
- **\$100/day** for ICU confinement (5 days)
- **\$50/day** for hospital confinement (9 days)
- **\$250** for ambulance transportation
- **\$1,000** coronary bypass
- **\$250** for anesthesia

→ **\$2,950 in total cash benefits paid directly to the individual.**

Target audience

- Individuals with a high-deductible medical plan
- Individuals for whom a hospitalization would present substantial financial burden
- Younger individuals (for lower prices)
- Older adults under the age of 65

Questions to ask

- Could you afford to pay your bills if there was a medical emergency?
- Would it be difficult to pay your medical expenses if you were hospitalized?
- Would you feel more secure if you received a cash benefit for a covered hospitalization?

Exceptions and limitations

The policy pays only for losses resulting from a covered sickness or accident, as defined in the policy. It does not cover loss due to:

- War
- Intentional, self-inflicted injury or suicide
- Participation in illegal activities or felonies
- Routine physicals
- Custodial, intermediate care, or rehabilitative confinement
- Mental, nervous, or emotional disorder without organic origin
- Use of alcohol or drugs, unless taken as prescribed by a physician
- Dental, elective, or cosmetic surgery or treatment
- Hernia, tonsils, or adenoids
- Well baby care
- Voluntarily acting as an organ donor

Renewability and continuation

- The Hospital Policy and riders are 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
- This coverage 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, as long as they continue to pay the premium by the due date or during the 31 days that follow
- Covered dependents who no longer meet 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

| HOSPITAL BENEFITS | PLAN 1 | PLAN 2 |
|---|---------------|-------------|
| Hospital Confinement (per day) | up to \$50 | |
| Surgery (per operation) | up to \$1,000 | |
| Anesthesia (% of surgery benefit) | 25% | |
| Emergency Accident (per covered accident) | up to \$100 | |
| Ambulance (ground/air) | \$250/\$500 | |
| Annual hospital admission | n/a | \$500 |
| Hospital Intensive Care Unit (per day) | n/a | up to \$100 |
| Specified Injuries | | |
| Concussion | n/a | \$15 |
| Eye injury | n/a | up to \$75 |
| Lacerations | n/a | up to \$125 |
| Tendon/Ligament | n/a | \$150 |
| Torn rotator cuff | n/a | \$155 |
| Torn knee cartilage/ruptured disc | n/a | up to \$155 |
| Internal injuries | n/a | \$315 |
| Burns | n/a | \$375 |
| Fractures/Dislocated joint | n/a | up to \$625 |

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

¹Applicant is ineligible if recently hospitalized due to one of the following: Heart, lungs, liver, kidney, internal cancer or melanoma, hypertension, stroke, sickle-cell anemia, Parkinson's, multiple sclerosis, or rheumatoid arthritis

**LIVE LIFE.
YOU'RE COVERED.®**