



Arkansas
BlueCross BlueShield

An Independent Licensee of the Blue Cross and Blue Shield Association



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HOSPITAL INSURANCE

USable LifeSM

Live life. You're covered.[®]

The costs associated with a prolonged hospital stay can be overwhelming if you're unprepared. Bills can pile up quickly and linger for years, leaving a lasting effect on everyone in the household. USable Life's Hospital Insurance plan offers an additional layer of financial protection and pays you to help cover a variety of expenses in the event of a hospital stay.

How it works

For example, you purchase our **Plan 2** Hospital Plan and later suffer 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 your major medical insurance pays, USable Life's Hospital Plan may pay:

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

\$2,950 in total cash benefits paid directly to **YOU.**

Product highlights

- Pays cash **directly to you**
- Can be used to cover medical and non-medical expenses
- Pays in addition to any other insurance you 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)

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.



	Plan 1	Plan 2
Hospital Benefits		
Hospital Confinement <i>(per day, up to 180 days per confinement)</i>	up to \$50	
Surgery <i>(per operation)</i>	up to \$1,000	
Anesthesia <i>(% of surgery benefit)</i>	25%	
Emergency Accident <i>(per covered accident)</i>	up to \$100	
Ambulance <i>(ground/air)</i>	\$250/\$500	
Annual Hospital Admission <i>(once per calendar year)</i>	n/a	\$500
Hospital Intensive Care Unit <i>(per day, up to 30 days per confinement)</i>	n/a	up to \$100
Specified Injuries		
Concussion	n/a	\$15
Eye Injury ¹	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 ¹	n/a	up to \$155
Internal Injuries	n/a	\$315
Burns ¹	n/a	\$375
Fractures/Dislocated Joint	n/a	up to \$625

Plan 1

	Hospital Monthly Premium				
	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

	Hospital Monthly Premium				
	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



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
- The 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

Read your policy carefully

This brochure provides a very brief description of the important features of the policy. This is not the insurance contract, 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, coverage in the form of a fixed daily benefit during periods of hospitalization resulting from a covered accident or sickness, subject to any limitations set forth in the policy. Such policies do not provide any benefits other than the fixed daily indemnity for hospital confinement and any additional benefits described. This product is only available 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 Hospital 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

