

VISIT
SHOPATPINNACLE.COM
TO ENROLL

CRITICAL CARE

US⁼⁼Able[®] Life

CRITICAL CARE

A critical illness can happen to anyone. USAbLe Life's¹ Critical Care benefits help protect your family from the financial impact that can occur as the result of a heart attack, stroke, or even cancer, by providing lump sum payments directly to you upon the diagnosis of a covered covered illnesses.

CHOOSE YOUR PLAN

- ☐ CRITICAL CARE ONLY
- ☐ CRITICAL CARE + CANCER

CHOOSE YOUR COVERAGE

- ☐ \$5,000 BENEFIT AMOUNT
- ☐ \$10,000 BENEFIT AMOUNT
- ☐ \$15,000 BENEFIT AMOUNT

		COVERAGE AMOUNT PERCENTAGE OF BENEFIT AMOUNT
COVERED CRITICAL ILLNESS	HEART ATTACK	100%
	STROKE	100%
	END STAGE RENAL DISEASE	100%
	AMYOTROPHIC LATERAL SCLEROSIS (LOU GEHRIG'S DISEASE)	100%
	QUADRIPLÉGIA	100%
	MAJOR ORGAN TRANSPLANT	100%
	CORONARY ARTERY BYPASS	25%
	BALLOON ANGIOPLASTY, STENT, OR LASER RELIEF OBSTRUCTION PROCEDURE	10%
+ CANCER	CANCER	100%
	CARCINOMA IN SITU	10%

DID YOU
KNOW...

AROUND
75 PERCENT
OF HEALTHY
PEOPLE OVER AGE
40 WILL SUFFER
FROM A CRITICAL
ILLNESS?²
OR THAT ABOUT
1.6 MILLION
PEOPLE IN THE U.S.
ARE DIAGNOSED
WITH CANCER
EACH YEAR?³

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 the insurer and is solely responsible for the Critical Illness policy (Policy Form CIP2-WC-R 7-07) referenced here. ²American Heart Association, Heart and Stroke Statistical Update, 2009; ³American Cancer Society, Cancer Facts and Figures, 2012

READY TO ENROLL? VISIT SHOPATPINNACLE.COM TODAY.

AFFORDABLE
MONTHLY RATES

CHOOSE THE PLAN THAT WORKS BEST FOR YOU & YOUR FAMILY

\$75 ANNUAL WELLNESS BENEFIT

This plan pays \$75 for covered examinations or other preventive testing. This benefit is payable once per person per calendar year and two times per family per calendar year. The following examinations and tests are covered by this benefit.

EXAMS & TESTS	MAMMOGRAPHY	EKG	CA 125 FOR OVARIAN CANCER
	PAP SMEAR	CHEST X-RAY	CEA BLOOD TEST FOR COLON CANCER
	FLEXIBLE SIGMOIDOSCOPY	BLOOD TEST FOR TRIGLYCERIDES	FASTING BLOOD GLUCOSE TEST
	COLONOSCOPY	BONE MARROW TESTING	HEMOCULT STOOL ANALYSIS
	CHOLESTEROL & DIABETES SCREENING	BREAST ULTRASOUND	SERUM PROTEIN ELECTROPHORESIS
	PSA FOR PROSTATE CANCER	CA 15-3 FOR BREAST CANCER	THERMOGRAPHY

CRITICAL CARE ONLY	Non-Smoker Monthly Rates				Smoker Monthly Rates			
	ISSUE AGE	\$5,000	\$10,000	\$15,000	ISSUE AGE	\$5,000	\$10,000	\$15,000
	18-29	\$1.48	\$2.96	\$4.44	18-29	\$2.52	\$5.04	\$7.56
	30-39	\$2.30	\$4.60	\$6.90	30-39	\$4.68	\$9.36	\$14.04
	40-49	\$3.50	\$7.00	\$10.50	40-49	\$8.18	\$16.36	\$24.54
	50-59	\$5.20	\$10.40	\$15.60	50-59	\$12.82	\$25.64	\$38.46
	60-64	\$6.88	\$13.76	\$20.64	60-64	\$16.16	\$32.32	\$48.48
	ALL CHILDREN	\$0.82	\$1.64	N/A	ALL CHILDREN	\$0.82	\$1.64	N/A

CRITICAL CARE + CANCER	Non-Smoker Monthly Rates				Smoker Monthly Rates			
	ISSUE AGE	\$5,000	\$10,000	\$15,000	ISSUE AGE	\$5,000	\$10,000	\$15,000
	18-29	\$2.22	\$4.44	\$6.66	18-29	\$4.58	\$9.16	\$13.74
	30-39	\$3.62	\$7.24	\$10.86	30-39	\$8.38	\$16.76	\$25.14
	40-49	\$5.68	\$11.36	\$17.04	40-49	\$14.80	\$29.60	\$44.40
	50-59	\$8.74	\$17.48	\$26.22	50-59	\$23.68	\$47.36	\$71.04
	60-64	\$11.74	\$23.48	\$35.22	60-64	\$29.74	\$59.48	\$89.22
	ALL CHILDREN	\$1.46	\$2.92	N/A	ALL CHILDREN	\$1.46	\$2.92	N/A

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BENEFIT PAYMENT INFORMATION

On the policy anniversary following attainment of age 75, the face amount of all benefits will be restated as 50% of the remaining amount payable. The covered person's coverage terminates when 100% of the face amount has been paid.

Waiting Period – No benefits will be paid for a specified critical illness diagnosed during the first 30 days following any covered person's effective date of coverage or the first 30 days following an increase in coverage. If the date of diagnosis of any covered person's specified critical illness occurs during the waiting period, the policy or any increase in coverage will be cancelled and premiums associated with the increase in coverage will be returned.

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:

This policy pays only for loss resulting from specified critical illnesses or surgeries as defined in the policy. We will not pay benefits for a specified critical illness or surgery that occurs as a result of the following:

1. Conditions other than the specified critical illnesses or surgeries defined in this policy, unless directly caused or aggravated by said specified critical illness or surgery.
2. The covered person being diagnosed with a specified critical illness during the waiting period.
3. The covered person voluntarily participating or attempting to participate in an illegal activity.
4. The covered person intentionally causing a self-inflicted injury.
5. The covered person committing or attempting to commit suicide, whether sane or insane.

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.®



6. The covered person's voluntary involvement in any period of armed conflict, even if it is not declared.
7. Surgeries performed outside of the United States or its Territories.
8. Other Exclusions: We will not pay the Specified Critical Illness Benefit for the following:
 - Cerebral symptoms due to transient ischemic attack (TIA), migraine, cerebral injury resulting from trauma or hypoxia, and vascular disease affecting the eye, optic nerve, or vestibular functions.
 - Leukemia, other than chronic lymphocytic leukemia, if there is no generalized dissemination of leukemia cells in the blood-forming bone marrow.
 - All skin cancers, unless there is evidence of metastasis or the tumor is a malignant melanoma of greater than 1.5 mm maximum thickness as determined by histological examination using the Breslow method.
 - All tumors which are histologically described as pre-malignant or non-invasive (including cervical dysplasia CIN-1, CIN-2, CIN-3).
 - Non life-threatening cancers, such as prostate cancers which are histologically described as TNM Classification T1(a), or T1(b), or are of another equivalent or lesser classification.
 - Papillary micro-carcinoma of the thyroid.
 - Non-invasive papillary cancer of the bladder histologically described as TaNOMO or a lesser classification.
 - Chronic lymphocytic leukemia less than RAI stage I or Binet Stage A-I.

READ YOUR POLICY CAREFULLY

This outline of coverage provides a brief description of the important features of your policy. **THIS IS NOT THE INSURANCE CONTRACT, AND ONLY THE ACTUAL POLICY PROVISIONS WILL CONTROL.** The policy sets forth, in detail, the rights and obligations of any covered person and your insurance company. It is, therefore, important that you **READ YOUR POLICY CAREFULLY.**

This is a limited benefit policy and is designed to provide coverage **ONLY** when certain losses occur as a result of the specified critical illnesses as defined more fully in the policy. This policy does not provide for basic hospital, basic medical-surgical or major medical expenses. This policy provides benefits only if the date of diagnosis of specified critical illness is while the policy is in force for the covered person so diagnosed **AND** after the waiting period has been satisfied by that covered person. Important: Benefits received under this policy may be taxable. You should consult your personal tax advisor to determine whether or not payments received are subject to taxation.