



## Live life. You're covered.®

The last thing you should worry about when you're dealing with a cancer diagnosis is money. Cancer can strike anyone — at any time — and the cost associated with treating it can be nearly as devastating as the disease.

### How it works

For example, you purchase our Cancer [Plan 3](#). You aren't feeling well and make a doctor's appointment. After the necessary tests, you are diagnosed with cancer and need surgery and chemotherapy. In addition to what your major medical insurance pays, USable Life's Cancer Plan may pay:

- **\$500** for a positive diagnosis test
- **\$1,712** for surgery
- **\$512** for anesthesia
- **\$900** for three days of inpatient hospital confinement
- **\$75** for three days of inpatient drugs
- **\$225** for three physician visits
- **\$15,000** for chemotherapy
- **\$300** for at home recovery benefit

**\$19,224** in total cash benefits paid directly to **YOU.**

### PRODUCT HIGHLIGHTS

- Pays cash **directly to you**
- Can be used to cover medical and nonmedical expenses
- Pays in addition to any other insurance you may have
- Available for **individuals, spouses, and dependent children**
- Waiver of premium benefit
- **Rates don't increase due to age** (policyholder is locked into rate for age at effective date)
- **Wellness benefit included** for covered preventive tests

# LIVE LIFE. YOU'RE COVERED.®

## Plan 1

## Plan 2

## Plan 3

## Benefits

Treatment/Service	Plan 1	Plan 2	Plan 3
Hospital Confinement (first 60 days/each subsequent day)	\$100/\$200	\$250/\$500	\$300/\$600
Radiation, Radioactive Isotopes Therapy, and Physician Administered Chemotherapy (calendar year maximum)	up to \$5,000	up to \$10,000	up to \$15,000
Self-Administered Chemotherapy, Anti-Nausea/Comfort or Relief, and Malignant Growth Prevention Substances (calendar year maximum)	up to 10% of benefit	up to 10% of benefit	up to 10% of benefit
Blood and Blood Plasma (calendar year maximum)	up to \$5,000	up to \$10,000	up to \$15,000
Inpatient or Outpatient Surgery (maximum per operation)	up to \$1,000	up to \$2,000	up to \$4,000
Anesthesia	up to 30% of surgery benefit	up to 30% of surgery benefit	up to 30% of surgery benefit
At Home Recovery (per month, up to three months per hospital confinement)		\$100	
Specified Disease Benefit (per day, lifetime maximum of 100 days per insured)		\$250	
Physician Visits (other than a surgeon, per day for in-hospital visits)		up to \$75	
Annual Physical (per calendar year/\$1,000 lifetime maximum)		up to \$200	
Private Duty Nursing Services (per day, limited to number of days of hospital confinement)		up to \$200	
Home Health Care Services (per day, lifetime maximum benefit 50 days)		up to \$200	
Prosthesis (per calendar year)		up to \$3,000	
Ambulance (ground/air)		up to \$500	
Family Lodging and Transportation (round trip common carrier/per night, up to 90 days per confinement)		coach fare/up to \$100	
Patient Transportation (round trip common carrier/auto)		coach fare/ \$0.50 per mile	
Positive Diagnosis Test (one-time benefit)		up to \$500	
Second Surgical Opinion		up to \$200	
National Cancer Institute (NCI) Consultation (consultation/transportation, onetime benefit)		up to \$500/\$250	
New or Experimental Treatment (per calendar year)		up to \$5,000	
Extended Care Facility (limited to the number of days of prior hospital confinement)		up to \$200	
Hospice Care (per day, lifetime maximum of 180 days)		up to \$100	
Government or Charity Hospital (per day in lieu of other policy benefits)		\$300	
Inpatient Drugs & Medicines (per day, \$500 maximum per calendar year)		\$25	
Durable Medical Equipment (per calendar year, per insured)		up to \$1,000	
Alopecia		up to \$200	
Physical, Speech, and Occupational Therapy (per visit, \$400 maximum per calendar year)		up to \$30	
Bone Marrow Transplant (inpatient/outpatient, \$10,000 lifetime maximum per insured)		up to 10,000/\$5,000	
Stem Cell Transplant (once per insured)		up to \$2,500	
Wellness benefit (Insureds will receive an annual payment of \$75 for having covered health screenings and tests, such as a mammogram, Pap test, Prostate-Specific Antigen (PSA) test, and colonoscopy.)		\$75	

## Cancer Plans

	Plan 1	Plan 2	Plan 3
	Monthly Premium	Monthly Premium	Monthly Premium
Individual	\$18.28	\$26.06	\$31.22
Individual + Children	\$22.50	\$31.88	\$38.38
Individual + Family	\$33.80	\$48.30	\$57.26

## Plan + optional benefits

- Hospital Intensive Care Benefit: pays a daily benefit (options below) for hospital confinement in a coronary care or intensive care unit from the first day of confinement due to an accidental injury, and from the second day of confinement due to sickness. This benefit is limited to 30 days for any one period of confinement.
- First Diagnosis Cancer Benefit: pays amount (options below) for the first diagnosis of internal cancer. Insured family members qualify for 100% of the primary insured's benefit amount.

Optional benefits may be combined with any Cancer Plan you select — simply choose the plan that best meets your needs.

## Hospital Intensive Care Benefit

	\$200 Option	\$400 Option	\$600 Option
	Monthly Premium	Monthly Premium	Monthly Premium
Individual	\$2.00	\$4.00	\$6.00
Individual + Children	\$2.40	\$4.80	\$7.20
Individual + Family	\$3.66	\$7.32	\$10.98

## First Diagnosis Cancer Benefit

	\$1,000 Option	\$2,000 Option	\$3,000 Option	\$4,000 Option	\$5,000 Option
	Monthly Premium	Monthly Premium	Monthly Premium	Monthly Premium	Monthly Premium
Individual	\$0.90	\$1.80	\$2.70	\$3.60	\$4.50
Individual + Children	\$1.10	\$2.20	\$3.30	\$4.40	\$5.50
Individual + Family	\$1.70	\$3.40	\$5.10	\$6.80	\$8.50

## 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 on the initial effective date, but if the policy is purchased before the covered person's 65<sup>th</sup> birthday, they may continue coverage after age 65 as long as they continue to pay the premium rate by the due date or during the 31 days that follow
- A covered dependent who no longer meets eligibility requirements may convert to an individual policy without evidence of insurability
- A spouse can continue coverage under the policy upon the covered person's death

## Exceptions and limitations

This policy, except for the Hospital Intensive Care Benefit, pays only for the loss resulting from cancer or specified diseases, as defined in the policy. It does not cover:

- Any other disease or sickness
- Injuries
- Hospital confinement or expense that begins while a person is not insured under this policy
- Outpatient benefits for the same day hospital confinement benefits are paid
- Treatments which are not accepted or approved by the American Medical Association as an effective treatment for cancer

- Drugs or substances (does not apply to new or experimental treatment) which are not approved by the Federal Drug Administration for use in the treatment of cancer except for drugs:
  - Recognized for the treatment of cancer in at least one standard reference compendium;
  - And recommended for that particular type of cancer and found to be safe and effective in formal clinical studies, the results of which have been published in a peer reviewed professional medical journal published in either the U.S. or Great Britain.
- The benefits of the policy will not be payable for pre-existing conditions during the first year this policy is in force. A pre-existing condition means a cancer or specified disease which is first diagnosed within five (5) years prior to the effective date of coverage for each insured person. Conditions, which are fully disclosed to us on the application and not excluded or limited by us in the policy, are not considered pre-existing condition.

## Read your policy carefully

This brochure 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. 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 below and more fully in the policy. The policy does not provide for basic hospital, basic medical (surgical), or major medical expenses. The 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. Important: benefits received under the policy may be taxable. You should consult your personal tax advisor to determine whether or not payments received are subject to taxation. This product is only available to the residents of the state of Georgia.

## ▼ Enroll today!

Contact a **US Able Life Customer Care Representative** at 800-370-5856 for more information.

*This document provides a brief description of US Able Life's Cancer 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.*

*\*Up to 10% of Radiation, Radioactive Isotopes Therapy and Physician Administered Chemotherapy.*



Rated "A" (excellent) by A.M. Best  
for ten consecutive years



Recognized as one of the  
"Ward's 50" L&H Top Performers

