



## Live life. You're covered.®

The last thing you should worry about when you're dealing with a serious medical condition is money. Whether it's a stroke, a heart attack, or even cancer, USABLE Life's Critical Illness provides lump-sum payments directly to you when a covered critical illness is diagnosed.

If you're faced with a serious illness, USABLE Life's Critical Illness Plan offers you an additional layer of financial protection. You also gain the peace of mind of knowing that we are here to deliver on our promise. USABLE Life honors its commitment to process and pay claims with the greatest of care and integrity. You can feel secure that when you buy insurance from us, that's exactly what you will get. It's our assurance — our pledge — that we will be there when you need us the most.

### How it works

For example, you purchase our Critical Illness **\$15,000** Plan and later suffer a heart attack. In addition to what your health insurance pays, USABLE Life's Critical Illness Plan may pay:

**\$15,000** 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**
- Benefit options up to **\$100,000**
- 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)
- **Wellness benefit included** for covered preventive tests

# LIVE LIFE. YOU'RE COVERED.®



**Critical Illness +  
Cancer Plan**      **Critical Illness  
Only Plan**

**Benefits**

**Diagnosis or Treatment**

Cancer Diagnosis	100%	n/a
Heart Attack	100%	100%
Stroke	100%	100%
Major Organ Transplant	100%	100%
End-stage Renal Disease	100%	100%
Amyotrophic Lateral Sclerosis (ALS) Lou Gehrig's Disease	100%	100%
Quadriplegia	100%	100%
Coronary Artery Bypass Surgery	25%	25%
Angioplasty/Stent	10%	10%
Carcinoma In Situ	10%	n/a
Wellness Benefit ( <i>Pays \$75 per calendar year for a covered person to undergo one of the covered tests or exams listed. This benefit is payable once per covered person, per calendar year, and two times per family, per calendar year. Covered tests or exams include: Annual Physical Exams, Mammography, Colonoscopy, Flexible Sigmoidoscopy, PSA (Blood Test for Prostate Cancer), Chest X-ray, Breast Ultrasound, EKG, CA 15-3 for Breast Cancer, CA 125 for Ovarian Cancer, CEA Blood Test for Colon Cancer, Pap Smear, Cholesterol and Diabetes Screening, Blood Test for Triglycerides, Hemocult Stool Analysis, Fasting Blood Glucose Test, Serum Protein Electrophoresis, Bone Marrow Testing, Thermography, Eye Exams, Immunizations, and Blood Screenings.</i> )	\$75	\$75

## Plan + optional benefit

The Recurrent Benefit pays up to 200% for an additional diagnosis. This benefit may be combined with either plan — simply choose the plan that best meets your needs.

### Critical Illness + Cancer Plan

All Children  
18-29  
30-39  
40-49  
50-59  
60-64

Non-smoker Monthly premium (per \$5,000 unit)		Smoker Monthly premium (per \$5,000 unit)	
With Recurrent	Without Recurrent	With Recurrent	Without Recurrent
\$1.66	\$1.46	\$1.66	\$1.46
\$2.50	\$2.22	\$5.22	\$4.58
\$4.08	\$3.62	\$9.56	\$8.38
\$6.44	\$5.68	\$16.92	\$14.80
\$9.92	\$8.74	\$27.10	\$23.68
\$13.36	\$11.74	\$34.06	\$29.74

### Critical Illness Only Plan

All Children  
18-29  
30-39  
40-49  
50-59  
60-64

Non-smoker Monthly premium (per \$5,000 unit)		Smoker Monthly premium (per \$5,000 unit)	
With Recurrent	Without Recurrent	With Recurrent	Without Recurrent
\$1.00	\$0.82	\$1.00	\$0.82
\$1.76	\$1.48	\$3.06	\$2.52
\$2.74	\$2.30	\$5.72	\$4.68
\$4.20	\$3.50	\$10.06	\$8.18
\$6.30	\$5.20	\$15.82	\$12.82
\$8.36	\$6.88	\$19.96	\$16.16



## Pre-existing conditions

The benefits of the policy will not be payable for any loss caused by a pre-existing condition during the first 24 months the policy is in force. After this 24-month period, however, loss due to such conditions will be payable unless specifically excluded from coverage. This 24-month period is measured from the effective date of coverage for each covered person.

A pre-existing condition means a specified critical illness that is diagnosed or for which treatment is received within 24 months before the effective date of coverage for each covered person. Treatment means consultation, care, or services provided by a physician, including diagnostic measures and taking prescription drugs and medicines. If the issuance of a covered person's coverage was based on the medical history disclosed on the application, such conditions that were fully disclosed and not excluded or limited by us are not considered pre-existing conditions.

## Exceptions and limitations

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

- Critical illnesses or surgeries not defined in the policy
- Participation in illegal activity
- Self-inflicted injury or suicide
- Armed conflict
- Surgeries performed outside of the U.S. or its territories
- Other exclusions:
  - Cerebral symptoms
  - Leukemia
  - Skin cancer
  - Premalignant or non-invasive tumors

- Non-life threatening cancers
- Papillary microcarcinoma of the thyroid
- Non-invasive papillary cancer of the bladder
- Chronic lymphocytic leukemia

## Renewability and continuation

- The policy is 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
- 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
- Children born while the policy is in force will be covered immediately from the moment of birth under both the individual and family plans
  - If you wish to continue coverage on newborn children under the individual or individual/spouse plan, you must apply within 90 days of the child's birth date
- A covered dependent who no longer meets eligibility requirements may convert to an individual policy without evidence of insurability

## 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 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.

## 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 the entire 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 canceled, and premiums associated with the increase in coverage will be returned.

## ▼ Enroll today!

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

*This document provides a brief description of USABLE Life's Critical Illness + 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.*



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



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

