

CARE &
RECOVERY
BENEFITS

ACCIDENT RECOVERY

24-HOUR

USABLE LifeSM



DID YOU KNOW : ON AVERAGE, THERE ARE ABOUT
110 MILLION
: VISITS TO THE EMERGENCY ROOM
IN A GIVEN YEAR'

LIFE CAN CHANGE IN AN INSTANT. IT PAYS TO HAVE A PLAN IN PLACE.

An accident can change everything in the blink of an eye. The costs of dealing with a life-altering accident can be overwhelming for those who are unprepared. After an accident, bills can pile up quickly and linger for years, leaving a lasting effect on everyone in the household.

Accident Recovery offers an additional layer of financial protection for you and your family. This plan pays YOU directly in the event of a covered accident.

PLAN HIGHLIGHTS:

- This plan provides coverage **24 hours a day** – no matter where the accident occurs
- Coverage is **guaranteed**; no health questions or underwriting is required
- This plan is **portable**; you can take it with you even if you leave your place of employment
- This plan pays **YOU** directly in the event of a covered accident; it does not coordinate with other insurance coverage
- Coverage is available for **you, your spouse, and eligible dependents**
- Premiums are **payroll deducted** for your convenience

EMPLOYEE ELIGIBILITY : Employees are eligible to enroll if working more than 20 hours per week, actively at work, and under age 70.²

ACCIDENT TREATMENT		BASIC
Physician Office Visit (per visit, up to 2 visits)		\$125
Emergency Treatment		\$125
Emergency Dental (crown)		\$250
Major Diagnostic Exam		\$200
Lacerations		\$450
Burns		Up to \$2,500
Eye Injury (surgical repair)		\$200
Brain Injury		\$500
Dislocation (examples, open)		
	Hip	\$2,750
	Knee or Shoulder	\$600
	Toe or Finger	\$125
Fractures (examples, open)		
	Hip	\$2,750
	Leg	\$1,200
	Nose, Heel, or Finger(s)	\$600
HOSPITAL CARE		BASIC
Initial Hospitalization		\$1,000
Hospital Confinement (per day, up to 365 days)		\$250
Hospital ICU (per day, up to 15 days)		\$500
Surgery (reparation of internal injuries)		\$1,250
Ambulance (air/ground)		\$1,250/\$200
Blood, Plasma, Platelets		\$200
FOLLOW-UP		BASIC
Physician Follow-up (per visit, up to 3 visits)		\$50
Physical Therapy (per visit, up to 6 visits)		\$100
Rehabilitation Unit (per day, up to 30 days)		\$125
Appliance (for locomotion)		\$100
Prosthetic Device (per device, up to 2 devices)		\$375
Family Lodging (per day, up to 30 days)		\$100
Transportation (per round trip, up to 5 round trips)		\$400
Post Transportation		\$200
SURGERY		BASIC
Tendon/Ligament		\$500
Torn Knee (surgical repair)		\$500
Ruptured Disc		\$500
Torn Rotator Cuff		\$500
WELLNESS BENEFIT		BASIC
Annual Benefit Amount		\$60

To promote healthier routines, insureds can receive an annual payment for having covered health screenings and tests, such as a mammogram, Pap test, PSA (Prostate-Specific Antigen) test, and colonoscopy.

1. American Academy of Urgent Care Medicine, 2014

2. The number of hours may vary; check with your employer for specific eligibility requirements.

24-HOUR PLAN MONTHLY RATES

NO RIDERS	BASIC
EMPLOYEE	\$11.74
EMPLOYEE + SPOUSE	\$22.40
1 PARENT FAMILY	\$24.70
2 PARENT FAMILY	\$35.36



This brochure provides a brief description of USABLE Life's product. This is not an insurance policy and only the actual provisions of an issued policy will control. USABLE Life's policies set forth the rights and obligations of covered persons and USABLE Life. Please be aware certain limitations and exclusions may apply, and certain benefits may reduce or terminate due to age or lack of eligibility. If you enroll and are approved for benefits, you will be furnished with a policy or certificate of insurance. Please read your insurance documents carefully. This plan may not pay benefits with respect to care received outside of the United States or its Territories, or with respect to conditions or injuries resulting from certain activities or events. Some of these activities and events may include being exposed to any act of war, riot or insurrection, or serving in the armed forces; intentionally self-inflicting bodily injury; any condition resulting from suicide or suicide attempts; participating in an illegal activity; participating in any form of noncommercial air flight; operating a vehicle while under the influence or while intoxicated; participating in stunt driving or speed racing; or participating in a sport as a professional or semiprofessional athlete. This plan may not pay benefits with respect to care resulting from pre-existing conditions. Please refer to your policy or certificate or contact USABLE Life for a complete list of the limitations and exclusions associated with this product. POLICY #GA-P (5-12)