



### PRODUCT HIGHLIGHTS

You can choose policy amounts in \$5,000 increments up to \$50,000. A recurrent benefit is included that extends coverage to a second covered diagnosis, enabling insured employees to receive benefits up to 200% of the plan's value.

- This plan is **portable** — take it with you even if you leave your place of employment
- Premiums are **payroll deducted** for your convenience
- Coverage is **guaranteed issue** — no health questions or underwriting is required
- This plan **pays you directly** for a covered accident in addition to what major medical insurance pays

### Live life. You're covered.®

If you're faced with a serious illness, USAbLe Life's Critical Illness + Cancer Plan offers you an additional layer of financial protection. Whether it's a stroke, a heart attack, or even cancer, this plan provides lump-sum payments directly to you if a covered critical illness is diagnosed. You also gain the peace of mind knowing that USAbLe Life delivers on its promise to process and pay claims with the greatest care and integrity. You can feel secure when you purchase insurance from us, that's exactly what you'll get. It's our assurance — our pledge — that we'll be there when you need us the most.

### How it works

For example, you purchase the **\$10,000 Critical Illness + Cancer Plan** and later suffer a heart attack. The following year, you're diagnosed with cancer. In addition to what your health insurance pays, USAbLe Life's Critical Illness Plan will pay:

- **\$10,000** for a heart attack diagnosis (initial payout)
- **\$10,000** for a cancer diagnosis

**\$20,000** in total cash benefits paid directly to **YOU.**

**LIVE LIFE.  
YOU'RE COVERED.®**



| DIAGNOSIS OR TREATMENT   | PLAN PAYS                       |
|--|---------------------------------|
| Cancer Diagnosis   | 100%                            |
| Heart Attack   | 100%                            |
| Stroke   | 100%                            |
| Major Organ Transplant   | 100%                            |
| Bone Marrow Transplant   | 100%                            |
| End-Stage Renal Failure  | 100%                            |
| Burns (3rd degree, at least 50%+ of body)                                      | 100%                            |
| Specified Diseases <sup>1</sup>  | 100%                            |
| Prostate Cancer and/or Carcinoma In Situ                                       | 30%                             |
| Coronary Artery Bypass Surgery   | 30%                             |
| Alzheimer's Disease  | 30%                             |
| Angioplasty/Stent  | 10%                             |
| Skin Cancer Diagnosis  | 10%                             |
| Cancer Vaccine   | \$75 lifetime, one-time payment |
| Cancer Treatment & Care  | \$50/month, up to 12 months     |
| <b>WELLNESS BENEFIT</b><br>(per person per year for covered health screenings) | <b>\$75</b>                     |

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.

<sup>1</sup>ALS (Lou Gehrig's Disease), Anthrax, Cholera, Encephalitis, Meningitis, Rocky Mountain Spotted and Typhoid Fevers, Tuberculosis, Primary Sclerosing Cholangitis (Walter Payton's Disease)

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

<sup>3</sup>As defined in the policy.

<sup>4</sup>Availability of the Occupational HIV Benefit is limited to specific occupations and industries.



# EMPLOYEE

## NON-TOBACCO

| EMPLOYEE AGE | \$5,000 | \$10,000 |
|--------------|---------|----------|
| Up to 29     | \$4.23  | \$5.72   |
| 30 - 39      | \$6.00  | \$9.16   |
| 40 - 49      | \$9.36  | \$15.69  |
| 50 - 59      | \$15.74 | \$28.01  |
| 60 - 69      | \$29.53 | \$54.82  |

## TOBACCO

| EMPLOYEE AGE | \$5,000 | \$10,000 |
|--------------|---------|----------|
| Up to 29     | \$6.52  | \$9.97   |
| 30 - 39      | \$10.92 | \$18.51  |
| 40 - 49      | \$19.34 | \$34.85  |
| 50 - 59      | \$34.83 | \$64.78  |
| 60 - 69      | \$65.01 | \$123.19 |

# SPOUSE

## NON-TOBACCO

| SPOUSE AGE | \$5,000 | \$10,000 |
|------------|---------|----------|
| Up to 29   | \$4.17  | \$5.61   |
| 30 - 39    | \$5.89  | \$8.94   |
| 40 - 49    | \$9.24  | \$15.46  |
| 50 - 59    | \$15.72 | \$28.00  |
| 60 - 69    | \$29.52 | \$54.80  |

## TOBACCO

| SPOUSE AGE | \$5,000 | \$10,000 |
|------------|---------|----------|
| Up to 29   | \$6.61  | \$10.16  |
| 30 - 39    | \$10.96 | \$18.59  |
| 40 - 49    | \$19.27 | \$34.73  |
| 50 - 59    | \$34.81 | \$64.76  |
| 60 - 69    | \$65.00 | \$123.17 |

# CHILD

## NON-TOBACCO

| EMPLOYEE AGE | \$5,000 | \$10,000 |
|--------------|---------|----------|
| Up to 29     | \$1.42  | \$2.45   |
| 30 - 39      | \$1.57  | \$2.73   |
| 40 - 49      | \$1.11  | \$1.92   |
| 50 - 59      | \$0.89  | \$1.55   |
| 60 - 69      | \$0.68  | \$1.19   |

## TOBACCO

| EMPLOYEE AGE | \$5,000 | \$10,000 |
|--------------|---------|----------|
| Up to 29     | \$1.42  | \$2.45   |
| 30 - 39      | \$1.46  | \$2.52   |
| 40 - 49      | \$1.11  | \$1.92   |
| 50 - 59      | \$0.83  | \$1.43   |
| 60 - 69      | \$0.74  | \$1.30   |

Rates include recurrent benefit. Child premiums are based on employee age and smoker status.

IMPORTANT NOTE: Projected rates shown here are on a monthly basis. Due to rounding rules and frequency of payroll deductions, your actual monthly cost may vary slightly.