



Live life. You're covered.®

US Able Life's Hospital Plan offers an additional layer of financial protection and pays you to help cover a variety of expenses in the event of a hospital stay. You also gain peace of mind knowing that we're committed to delivering on our promise. US Able Life is committed to processing and paying claims with the greatest care and integrity. You can feel secure that when you buy insurance from us, that's exactly what you'll 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 **Hospital Select Plan** and later suffer an illness that requires an ambulance transport and a two-week hospital stay that includes five days in intensive care. In addition to what major medical insurance pays, US Able Life's Hospital Plan pays:

- **\$750** for hospital admission
- **\$1,125** for 5 days in intensive care
- **\$1,350** for 9 days of hospital confinement
- **\$120** for ambulance transportation

→ **\$3,345** in total cash benefits paid directly to **YOU.**

PRODUCT HIGHLIGHTS

The costs associated with a prolonged hospital stay can be overwhelming if you're unprepared. Bills can pile up quickly and linger for years, leaving a lasting effect on everyone in the household.

- Coverage is available for you, **your spouse**, and **eligible dependents**.
- This plan is **portable** — take it with you even if you leave your place of employment.
- Premiums are **payroll deducted** for your convenience.
- This plan **pays you directly** in addition to what major medical insurance pays.

**LIVE LIFE.
YOU'RE COVERED.®**

Coverage

Provides coverage 24 hours a day.

Coverage is available for you, your spouse, and eligible dependents.

HOSPITAL PROCEDURE/SERVICE	BASIC	SELECT
First-day Hospital Confinement (10 per year ³)	\$500	\$750
Daily Hospital Confinement (per day, up to 180 days per confinement ³)	\$100	\$150
Intensive Care Confinement (per day, up to 15 days per confinement ⁴)	\$150	\$225
Ambulance (air/ground, three per year)	\$500/\$80	\$750/\$120
Surgery Benefit ² (examples below; see policy for complete list)	n/a	up to \$1,000
Coronary Bypass ²	n/a	\$1,000
Appendix Removal ²	n/a	\$220
Gallbladder Removal ²	n/a	\$284
Anesthesia	n/a	5.0% of surgical benefit
Preoperative Visit (two per surgery)	n/a	1.5% of surgical benefit
Second Surgical Opinion (two per surgery)	n/a	1.5% of surgical benefit
Diagnostic Procedure (three per year)	n/a	\$50
Emergency Treatment (three per year)	n/a	n/a
Physician Office Visit (five per year)	n/a	n/a
Wellness benefit (per year for covered health screenings)	\$30	\$45

¹The number of hours may vary; check with your employer for specific eligibility requirements.

²Surgical benefit based on surgical schedule

³Up to 10 stays or confinements per year

⁴One ICU stay or confinement per year



Employee Eligibility

Employees who actively work more than 20 hours per week and through age 69.¹

Guaranteed Issue

New Hires may enroll in Basic with no health questions asked. Coverage for Spouse and Child also available.

How much it costs you

Monthly premiums below will be deducted from your paycheck on a semi-monthly basis.

EMPLOYEE

EMPLOYEE AGE	BASIC	SELECT
Up to 49	\$12.61	\$24.71
50 - 54	\$18.26	\$36.73
55 - 59	\$21.78	\$43.66
60 - 64	\$26.72	\$53.04
65 - 69	\$44.64	\$83.83

SPOUSE

SPOUSE AGE	BASIC	SELECT
Up to 49	\$12.52	\$24.57
50 - 54	\$18.22	\$36.67
55 - 59	\$21.64	\$43.44
60 - 64	\$26.58	\$52.82
65 - 69	\$44.58	\$83.73

CHILD

EMPLOYEE AGE	BASIC	SELECT
Up to 49	\$6.47	\$12.85
50 - 54	\$5.66	\$11.24
55 - 59	\$4.94	\$9.82
60 - 64	\$4.30	\$8.54
65 - 69	\$3.52	\$7.00

Rates include recurrent benefit.

Child premiums are based on employee age and smoker status.

This document provides a brief description of USABLE Life's Hospital 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.

