

IMPORTANT: This is a fixed indemnity policy, NOT health insurance

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

Looking for comprehensive health insurance?

- Visit [HealthCare.gov](https://www.healthcare.gov) online or call 1-800-318-2596 (TTY: 1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

Questions about this policy?

- For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](https://www.naic.org)) under "Insurance Departments."
- If you have this policy through your job, or a family member's job, contact the employer.



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 five days in intensive care
- **\$1,350** for nine 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.®**

Employee eligibility

Employees are eligible to enroll if they actively work more than 20 hours per week and through age 69.¹

HOSPITAL PROCEDURE/SERVICE	BASIC	SELECT	ULTRA
First-day Hospital Confinement (10 per year ²)	\$500	\$750	\$750
Daily Hospital Confinement (per day, up to 180 days per confinement ²)	\$100	\$150	\$150
Intensive Care Confinement (per day, up to 15 days per confinement ³)	\$150	\$225	\$225
Ambulance (air/ground, three per year)	\$500/\$80	\$750/\$120	\$750/\$120
Surgery Benefit ⁴ (examples below; see policy for complete list)	n/a	up to \$1,000	up to \$2,000
Coronary Bypass ⁴	n/a	\$1,000	\$2,000
Appendix Removal ⁴	n/a	\$220	\$440
Gallbladder Removal ⁴	n/a	\$284	\$568
Anesthesia	n/a	5.0% of surgical benefit	5.0% of surgical benefit
Preoperative Visit (two per surgery)	n/a	1.5% of surgical benefit	1.5% of surgical benefit
Second Surgical Opinion (two per surgery)	n/a	1.5% of surgical benefit	1.5% of surgical benefit
Diagnostic Procedure (three per year)	n/a	\$50	\$100
Emergency Treatment (three per year)	n/a	n/a	\$50
Physician Office Visit (five per year)	n/a	n/a	\$25
WELLNESS BENEFIT (per year for covered health screenings)	\$30	\$45	\$60



Guaranteed Issue

Employees can enroll in the Basic and Select with no health questions asked, with 15% participation.

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.

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

²Up to 10 stays or confinements per year

³One ICU stay or confinement per year

⁴Surgical benefit based on surgical schedule



EMPLOYEE

EMPLOYEE AGE	BASIC	SELECT	ULTRA
Up to 49	\$12.61	\$24.71	\$38.00
50 - 54	\$18.26	\$36.73	\$53.30
55 - 59	\$21.78	\$43.66	\$62.11
60 - 64	\$26.72	\$53.04	\$73.82
65 - 69	\$44.64	\$83.83	\$109.30

SPOUSE

SPOUSE AGE	BASIC	SELECT	ULTRA
Up to 49	\$12.52	\$24.57	\$37.85
50 - 54	\$18.22	\$36.67	\$53.23
55 - 59	\$21.64	\$43.44	\$61.88
60 - 64	\$26.58	\$52.82	\$73.59
65 - 69	\$44.58	\$83.73	\$109.19

CHILD

EMPLOYEE AGE	BASIC	SELECT	ULTRA
Up to 49	\$6.47	\$12.85	\$28.77
50 - 54	\$5.66	\$11.24	\$25.15
55 - 59	\$4.94	\$9.82	\$22.02
60 - 64	\$4.30	\$8.54	\$19.14
65 - 69	\$3.52	\$7.00	\$15.69

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.