USAble Life

CRITICAL ILLNESS + CANCER

Supplemental Benefits

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 **$15,000 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:

- **$15,000** for a heart attack diagnosis (initial payout)
- **$15,000** for a cancer diagnosis

$30,000 in total cash benefits paid directly to YOU.

PRODUCT HIGHLIGHTS

You can choose policy amounts in $5,000 increments. 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.

- *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 the event of a covered diagnosis or treatment*

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.[2]

Guaranteed Issue

New Hires may enroll during their first 30-days or first Open Enrollment with no health questions asked up to the following limits:

- Employee: $15,000
- Spouse: $10,000
- Child(ren): $10,000

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[1]	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
WELLNESS BENEFIT *(per person per year for covered health screenings)*	**$75**

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.

[1] *ALS (Lou Gehrig's Disease), Anthrax, Cholera, Encephalitis, Meningitis, Rocky Mountain Spotted and Typhoid Fevers, Tuberculosis, Primary Sclerosing Cholangitis (Walter Payton's Disease)*

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

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

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

EMPLOYEE

NON-TOBACCO

EMPLOYEE AGE	$5,000	$10,000	$15,000	$20,000
Up to 29	$4.23	$5.72	$7.21	$8.71
30 - 39	$6.00	$9.16	$12.31	$15.47
40 - 49	$9.36	$15.69	$22.01	$28.33
50 - 59	$15.74	$28.01	$40.29	$52.57
60 - 69	$29.53	$54.82	$80.10	$105.39

TOBACCO

EMPLOYEE AGE	$5,000	$10,000	$15,000	$20,000
Up to 29	$6.52	$9.97	$13.42	$16.87
30 - 39	$10.92	$18.51	$26.09	$33.67
40 - 49	$19.34	$34.85	$50.36	$65.87
50 - 59	$34.83	$64.78	$94.73	$124.68
60 - 69	$65.01	$123.19	$181.36	$239.54

SPOUSE

NON-TOBACCO

SPOUSE AGE	$5,000	$10,000	$15,000	$20,000
Up to 29	$4.17	$5.61	$7.05	$8.49
30 - 39	$5.89	$8.94	$12.00	$15.05
40 - 49	$9.24	$15.46	$21.67	$27.89
50 - 59	$15.72	$28.00	$40.28	$52.56
60 – 69	$29.52	$54.80	$80.09	$105.37

TOBACCO

SPOUSE AGE	$5,000	$10,000	$15,000	$20,000
Up to 29	$6.61	$10.16	$13.71	$17.26
30 - 39	$10.96	$18.59	$26.22	$33.86
40 - 49	$19.27	$34.73	$50.19	$65.64
50 - 59	$34.81	$64.76	$94.71	$124.66
60 - 69	$65.00	$123.17	$181.35	$239.53

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.