

EAST WEST CENTER



**THERE ARE 130,000
DEATHS ANNUALLY
DUE TO ACCIDENTS.¹**

**1.6 MILLION
AMERICANS ARE
DIAGNOSED WITH
CANCER EACH YEAR.²**

**EVERY 40 SECONDS,
SOMEONE IN THE
UNITED STATES HAS
A STROKE. EVERY
34 SECONDS, SOMEONE
HAS A HEART ATTACK.³**

PRODUCTS AVAILABLE TO EMPLOYEES

ACCIDENT ELITE is designed to provide supplemental coverage for costs associated with covered accidental injuries or death and allows you the option of tailoring coverage to fit your personal needs. You may also add your choice of optional disability riders: Accident Disability Rider (off-the-job only); 24-Hour Accident Disability Rider, and a Sickness Disability Rider. The policy is guaranteed renewable and available through the ease of payroll deduction. All benefits are limited per covered accident (or covered sickness on the Sickness Disability Rider) and are paid directly to you.

CANCER CARE ELITE provides supplemental coverage when certain losses occur as the result of cancer or a covered specified disease and is available to you and your eligible family members.. Benefits are paid directly to you regardless of other insurance coverage.

CRITICAL CARE ELITE provides a lump sum payment upon first diagnosis of a covered critical illness. Covered critical illnesses include: carcinoma-in-situ; heart attack; stroke; end stage renal disease; major organ transplant surgery; quadriplegia; coronary artery bypass surgery; balloon angioplasty; stent or laser relief obstruction procedures, or cancer (may be purchased with or without). Benefits are paid directly to you regardless of other insurance coverage.

HOSPITAL CONFINEMENT is a supplemental plan that provides you and your eligible family members with a lump sum benefit for inpatient hospital stays, sickness, accidents, surgery, anesthesia, and specified injuries.

**FOR MORE INFORMATION PLEASE CALL
YOUR BENEFIT SERVICES OF HAWAII
REPRESENTATIVE AT 808-538-8907.**

¹National Center for Health Statistics, FactStats, 2016; ²American Cancer Society, Cancer Facts & Figures, 2013; ³American Heart Association, Heart & Stroke Statistical Update, 2016

This benefit summary provides a very brief description of USABLE Life's insurance products. This is not an insurance policy and only the actual provisions of an issued policy control. USABLE Life's policies set forth the rights and obligations of covered persons and USABLE Life. Please be aware that certain limitations and exclusions may apply, and certain coverage may reduce or terminate due to age or lack of eligibility. If you enroll and are approved for coverage, you will be furnished with a policy or certificate of insurance. Please read your insurance documents carefully.

| ACCIDENT ELITE | EMPLOYEE | EMPLOYEE+ CHILDREN | EMPLOYEE + SPOUSE | FAMILY |
|---------------------------|-------------|--------------------|-------------------|---------|
| SELECT | \$19.36 | \$32.16 | \$27.52 | \$40.32 |
| ULTRA | \$27.88 | \$46.40 | \$39.68 | \$58.20 |
| ACCIDENT DISABILITY RIDER | OFF-THE-JOB | | 24-HOUR | |
| \$400 | \$3.12 | | \$8.40 | |
| \$600 | \$4.68 | | \$12.60 | |
| \$800 | \$6.24 | | \$16.80 | |
| SICKNESS DISABILITY RIDER | | | | |
| \$400 | \$7.44 | | | |
| \$600 | \$11.16 | | | |

| CANCERCARE ELITE | EMPLOYEE | EMPLOYEE+ CHILDREN | FAMILY |
|--|-----------------|---------------------------|---------------|
| PLAN 2 | \$28.66 | \$35.06 | \$53.12 |
| PLAN 3 | \$34.34 | \$42.22 | \$62.98 |
| CANCER DIAGNOSIS RIDER | | | |
| \$1,000 | \$0.90 | \$1.10 | \$1.70 |
| \$2,000 | \$1.80 | \$2.20 | \$3.40 |
| \$3,000 | \$2.70 | \$3.30 | \$5.10 |
| \$4,000 | \$3.60 | \$4.40 | \$6.80 |
| \$5,000 | \$4.50 | \$5.50 | \$8.50 |
| HOSPITAL INTENSIVE CARE RIDER | | | |
| \$200 | \$2.00 | \$2.40 | \$3.66 |
| \$400 | \$4.00 | \$4.80 | \$7.32 |
| \$600 | \$6.00 | \$7.20 | \$10.98 |
| MONTHLY DISABILITY RIDER FOR 1 YEAR | | | |
| \$250 | \$1.30 | \$1.30 | \$2.36 |
| \$500 | \$2.60 | \$2.60 | \$4.72 |

| CRITICALCARE ELITE | | | PER \$5,000 BENEFIT | | | | | | |
|---------------------------|------------------------|---------|----------------------------|---------|---------------------|------------------------|---------|---------------------------|---------|
| With Cancer | With Recurrent Benefit | | Without Recurrent Benefit | | Without Cancer | With Recurrent Benefit | | Without Recurrent Benefit | |
| ISSUE AGE | NON-TOBACCO | TOBACCO | NON-TOBACCO | TOBACCO | ISSUE AGE | NON-TOBACCO | TOBACCO | NON-TOBACCO | TOBACCO |
| ALL CHILDREN | \$1.66 | \$1.66 | \$1.46 | \$1.46 | ALL CHILDREN | \$1.00 | \$1.00 | \$0.82 | \$0.82 |
| 18-29 | \$2.50 | \$5.22 | \$2.22 | \$4.58 | 18-29 | \$1.76 | \$3.06 | \$1.48 | \$2.52 |
| 30-39 | \$4.08 | \$9.56 | \$3.62 | \$8.38 | 30-39 | \$2.74 | \$5.72 | \$2.30 | \$4.68 |
| 40-49 | \$6.44 | \$16.92 | \$5.68 | \$14.80 | 40-49 | \$4.20 | \$10.06 | \$3.50 | \$8.18 |
| 50-59 | \$9.92 | \$27.10 | \$8.74 | \$23.68 | 50-59 | \$6.30 | \$15.82 | \$5.20 | \$12.82 |
| 60-64 | \$13.36 | \$34.06 | \$11.74 | \$29.74 | 60-64 | \$8.36 | \$19.96 | \$6.88 | \$16.16 |

HOSPITAL CONFINEMENT

| EMPLOYEE | | | | EMPLOYEE+SPOUSE | | | |
|---|---------------|-----------------|----------|-----------------|---------------|-----------------|----------|
| Issue Age | Plan I | Plan II | Plan III | Issue Age | Plan I | Plan II | Plan III |
| Under 55 | \$13.60 | \$41.08 | \$61.16 | Under 55 | \$25.14 | \$75.98 | \$113.10 |
| 55-59 | \$17.40 | \$53.14 | \$79.44 | 55-59 | \$32.18 | \$98.30 | \$146.94 |
| 60-64 | \$23.92 | \$71.44 | \$108.20 | 60-64 | \$44.26 | \$132.20 | \$200.24 |
| EMPLOYEE+CHILDREN | | | | FAMILY | | | |
| Issue Age | Plan I | Plan II | Plan III | Issue Age | Plan I | Plan II | Plan III |
| Under 55 | \$26.80 | \$73.84 | \$114.26 | Under 55 | \$38.34 | \$108.70 | \$166.14 |
| 55-59 | \$29.42 | \$82.78 | \$128.40 | 55-59 | \$44.20 | \$127.92 | \$195.86 |
| 60-64 | \$34.16 | \$97.58 | \$151.74 | 60-64 | \$54.50 | \$158.32 | \$243.74 |
| Annual First Occurrence Hospital Confinement Rider Monthly Premiums | | | | | | | |
| EMPLOYEE | | | | EMPLOYEE+SPOUSE | | | |
| Issue Age | \$500 | \$750 | \$1,000 | Issue Age | \$500 | \$750 | \$1,000 |
| Under 55 | \$4.60 | \$6.90 | \$9.20 | Under 55 | \$8.50 | \$12.74 | \$17.00 |
| 55-59 | \$7.10 | \$10.64 | \$14.20 | 55-59 | \$13.10 | \$19.64 | \$26.20 |
| 60-64 | \$11.24 | \$16.88 | \$22.50 | 60-64 | \$20.80 | \$31.20 | \$41.60 |
| EMPLOYEE+CHILDREN | | | | FAMILY | | | |
| Issue Age | \$500 | \$750 | \$1,000 | Issue Age | \$500 | \$750 | \$1,000 |
| Under 55 | \$6.80 | \$10.20 | \$13.60 | Under 55 | \$10.70 | \$16.04 | \$21.40 |
| 55-59 | \$8.10 | \$12.14 | \$16.20 | 55-59 | \$14.10 | \$21.14 | \$28.20 |
| 60-64 | \$12.24 | \$18.38 | \$24.50 | 60-64 | \$21.80 | \$32.70 | \$43.60 |
| Intensive Care/Coronary Care Rider Monthly Premiums | | | | | | | |
| EMPLOYEE | | | | EMPLOYEE+SPOUSE | | | |
| Issue Age | \$200 | \$400 | \$600 | Issue Age | \$200 | \$400 | \$600 |
| Under 55 | \$1.56 | \$3.12 | \$4.68 | Under 55 | \$2.88 | \$5.76 | \$8.64 |
| 55-59 | \$3.44 | \$6.88 | \$10.32 | 55-59 | \$6.36 | \$12.72 | \$19.08 |
| 60-64 | \$5.20 | \$10.40 | \$15.60 | 60-64 | \$9.64 | \$19.28 | \$28.92 |
| EMPLOYEE+CHILDREN | | | | FAMILY | | | |
| Issue Age | \$200 | \$400 | \$600 | Issue Age | \$200 | \$400 | \$600 |
| Under 55 | \$2.08 | \$4.16 | \$6.24 | Under 55 | \$3.40 | \$6.80 | \$10.20 |
| 55-59 | \$3.92 | \$7.84 | \$11.76 | 55-59 | \$6.84 | \$13.68 | \$20.52 |
| 60-64 | \$6.00 | \$12.00 | \$18.00 | 60-64 | \$10.44 | \$20.88 | \$31.32 |
| Heart, Stroke, Coma, Paralysis Rider Monthly Premiums | | | | | | | |
| EMPLOYEE | | | | EMPLOYEE+SPOUSE | | | |
| Issue Age | \$1,000/\$500 | \$2,000/\$1,000 | | Issue Age | \$1,000/\$500 | \$2,000/\$1,000 | |
| Under 55 | \$0.28 | \$0.56 | | Under 55 | \$0.52 | \$1.04 | |
| 55-59 | \$1.12 | \$2.24 | | 55-59 | \$2.08 | \$4.16 | |
| 60-64 | \$1.80 | \$3.60 | | 60-64 | \$3.32 | \$6.64 | |
| EMPLOYEE+CHILDREN | | | | FAMILY | | | |
| Issue Age | \$1,000/\$500 | \$2,000/\$1,000 | | Issue Age | \$1,000/\$500 | \$2,000/\$1,000 | |
| Under 55 | \$0.28 | \$0.56 | | Under 55 | \$0.52 | \$1.04 | |
| 55-59 | \$1.12 | \$2.24 | | 55-59 | \$2.08 | \$4.16 | |
| 60-64 | \$1.80 | \$3.60 | | 60-64 | \$3.32 | \$6.64 | |

The above rates are subject to change. This is not part of an insurance policy and only the actual provisions of an issued policy control. US Able Life's policies set forth the rights and obligations of covered persons and US Able Life. Please be aware that certain limitations and exclusions apply and that benefits may reduce or terminate. If you enroll for coverage, you will be provided with a certificate of insurance. Please read your certificate carefully.