



PRODUCT HIGHLIGHTS

The costs of dealing with a life-altering accident can be overwhelming for those who are unprepared. This plan offers an additional layer of financial protection for you and your family by paying cash when you have an accidental injury.

- 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** — 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.®

USABLE Life's Accident Plan can give you peace of mind by preparing you and your family for the unexpected. USABLE Life will cover you, your spouse, or your children if they suffer an injury from a sports activity or do something as simple as fall off a bike. You can rest assured that USABLE Life is dedicated to delivering on its promise.

How it works

For example, you purchase our **Accident Plan** and complete an annual wellness exam. Later that same year, you fall off a ladder and fracture your leg and sustain internal injuries. In addition to what major medical insurance pays, USABLE Life's Accident Plan will pay:

- **\$60** for a wellness benefit
- **\$200** for ambulance transportation
- **\$125** for emergency room treatment
- **\$1,200** for a fractured leg
- **\$1,250** for internal injuries
- **\$100** for two follow-up physician visits
- **\$500** for five physical therapy sessions

\$3,435 in total cash benefits paid directly to **YOU.**

**LIVE LIFE.
YOU'RE COVERED.®**

Coverage

Provides coverage 24 hours a day no matter where the accident occurs.

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

Employee eligibility

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

How much it costs you

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

24-HOUR PLAN

NO RIDERS	BASIC
EMPLOYEE	\$11.74
EMPLOYEE + SPOUSE	\$22.40
1 PARENT FAMILY	\$24.70
2 PARENT FAMILY	\$35.36

ACCIDENT TREATMENT	BASIC
Physician Office Visit <i>(per visit, up to two per year)</i>	\$125
Emergency Treatment ⁴	\$125
Emergency Dental (crown) ⁴	\$250
Major Diagnostic Exam ⁴	\$200
Lacerations	\$450
Burns ⁴	up to \$2,500
Eye Injury (surgical repair) ⁴	\$200
Brain Injury ⁴	\$500
Hip Dislocation	\$2,750
Knee or Shoulder Dislocation	\$600
Toe or Finger Dislocation	\$125
Hip Fracture	\$2,750
Leg Fracture	\$1,200
Nose, Heel, or Finger(s) Fracture(s)	\$600
HOSPITAL CARE	BASIC
Initial Hospitalization <i>(one per year)</i>	\$1,000
Hospital Confinement <i>(per day, up to 365 per accident)</i>	\$250
Hospital ICU Confinement <i>(per day, up to 15 per accident)</i>	\$500
Surgery <i>(reparation of internal injuries)⁴</i>	\$1,250
Ambulance <i>(air/ground)⁴</i>	\$1,250/\$200
Blood, Plasma, Platelets ⁴	\$200
FOLLOW-UP	BASIC
Physician Follow-up <i>(per visit, up to six)⁴</i>	\$50
Physical Therapy <i>(per visit, up to six)⁴</i>	\$100
Rehabilitation Unit <i>(per day, up to 30)⁴</i>	\$125
Appliance <i>(for locomotion)</i>	\$100
Prosthetic Device <i>(per device, up to two)</i>	\$375
Family Lodging <i>(per day, up to 30)⁴</i>	\$100
Transportation <i>(per round trip, up to five per year)</i>	\$400
Post Transportation	\$200
SURGERY	BASIC
Tendon/Ligament	\$500
Torn Knee <i>(surgical repair)⁴</i>	\$500
Ruptured Disc ⁴	\$500
Torn Rotator Cuff	\$500
WELLNESS BENEFIT	BASIC
<i>(per year for covered health screenings)</i>	\$60

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

²Surviving spouse and/or children may enroll in any accredited school for retraining and skill development needed for employment. USABLE Life will pay the cost of educational expenses approved and certified by the school in an amount equal to the plan's AD&D benefit.

³The plan covers accidental deaths that occur within 90 days of a covered accident.

⁴Payable once per accident per person.

