



Live life. You're covered.®

USable 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. USable 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 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, USable Life's Hospital Plan pays:

- **\$500** for hospital admission
- **\$750** for five days in intensive care
- **\$900** for nine days of hospital confinement
- **\$80** for ambulance transportation

→ **\$2,230 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

Coverage included

| HOSPITAL PROCEDURE/SERVICE | BASIC |
|---|-------------|
| First-day Hospital Confinement (10 per year ²) | \$500 |
| Daily Hospital Confinement (per day, up to 180 days per confinement ²) | \$100 |
| Intensive Care Confinement (per day, up to 15 days per confinement ³) | \$150 |
| Ambulance (air/ground, three per year) | \$500/\$80 |
| WELLNESS BENEFIT (per year for covered health screenings) | \$30 |

How much it costs you (monthly) EMPLOYEE

| EMPLOYEE AGE | BASIC |
|--------------|---------|
| Up to 49 | \$12.61 |
| 50 - 54 | \$18.26 |
| 55 - 59 | \$21.78 |
| 60 - 69 | \$26.72 |

SPOUSE

| SPOUSE AGE | BASIC |
|------------|---------|
| Up to 49 | \$12.52 |
| 50 - 54 | \$18.22 |
| 55 - 59 | \$21.64 |
| 60 - 69 | \$26.58 |

CHILD

| EMPLOYEE AGE | BASIC |
|--------------|--------|
| Up to 49 | \$6.47 |
| 50 - 54 | \$5.66 |
| 55 - 59 | \$4.94 |
| 60 - 69 | \$4.30 |



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.

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

² Up to 10 stays or confinements per year

³ One ICU stay or confinement per year

