



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

¹National Center for Health Statistics, FactStats, 2016

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 with a choice of two plans. 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.

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.



²American Cancer Society, Cancer Facts & Figures, 2013

³American Heart Association, Heart & Stroke Statistical Update, 2016



HICKAM FEDERAL CREDIT UNION

Accident Elite Monthly Premiums							
Monthly Premiums	Select	Ultra					
Employee Employee & Spouse Employee & Children Employee, Spouse & Children	\$19.36 \$27.52 \$32.16 \$40.32	\$27.88 \$39.68 \$46.40 \$58.20					
Optio	Optional Riders*						
Accident Disability Rider	Off-The-Job	24-Hour					
\$400 \$600 \$800	\$3.12 \$4.68 \$6.24	\$8.40 \$12.60 \$16.80					
Sickness Disability Rider							
\$400 \$600	\$7.44 \$11.16						
*Coverage applies to primary insured only							

Cancer Care Elite Monthly Premiums						
Choose Plan	Employee		1-Parent Family	Full Family		
II or III	Plan II	\$28.66	\$35.06	\$53.12		
	Plan III	\$34.34	\$42.22	\$62.98		
	\$1,000	\$0.90	\$1.10	\$1.70		
0	\$2,000	\$1.80	\$2.20	\$3.40		
Cancer Diagnosis Rider	\$3,000	\$2.70	\$3.30	\$5.10		
Diagnosis muci	\$4,000	\$3.60	\$4.40	\$6.80		
	\$5,000	\$4.50	\$5.50	\$8.50		
Hospital	\$200	\$2.00	\$2.40	\$3.66		
Intensive	\$400	\$4.00	\$4.80	\$7.32		
Care Rider	\$600	\$6.00	\$7.20	\$10.98		
Monthly Disability	\$250	\$1.30	\$1.30	\$2.36		
Rider for 1 year	\$500	\$2.60	\$2.60	\$4.72		

Critical Care Elite - Monthly Premiums per \$5,000 Unit									
	Critical Care Elite with Cancer					Critical Care Elite without Cancer			
Includes Recurrent Benefit Without Recurrent Benefit				Includes Recu	rrent Benefit	Without Reci	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

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. USAble Life's policies set forth the rights and obligations of covered persons and USAble 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.





HICKAM FEDERAL CREDIT UNION

Under 55 \$4.60 \$6.90 \$9.20 Under 55 \$8.50 \$12.74 \$17.00 55-59 \$7.10 \$10.64 \$14.20 \$5-59 \$13.10 \$19.64 \$26.20 60-64 \$11.24 \$16.88 \$22.50 60-64 \$20.80 \$32.20 \$41.60 Employee & Children Employee, Spouse & Children 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 \$5-59 \$8.10 \$12.14 \$16.20 \$55-59 \$14.10 \$21.14 \$28.20 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 \$5-59 </th <th></th> <th></th> <th></th> <th>Hospital Confinemer</th> <th>nt Monthly Premiu</th> <th>ms</th> <th></th> <th></th>				Hospital Confinemer	nt Monthly Premiu	ms								
Unider 55		Em	ployee			Employe	e & Spouse							
Section Sect	Issue Age	Plan I	Plan II	Plan III	Issue Age	Plan I	Plan II	Plan III						
Bone	Under 55	\$13.60	\$41.08	\$61.16	Under 55	\$25.14	\$75.98	\$113.10						
Employee & Children	55-59	\$17.40	\$53.14	\$79.44	55-59	\$32.18	\$98.30	\$146.94						
Sizue Age Plan I Plan II Plan III Issue Age Plan I Plan III	60-64	\$23.92	\$71.44	\$108.20	60-64	\$44.26	\$132.20	\$200.24						
Under 55 \$26,80 \$73,84 \$114,26 Under 55 \$38,34 \$108,70 \$166,14 55-59 \$29,42 \$82,78 \$128,40 \$5-59 \$44,20 \$127,92 \$195,86 60-64 \$34,16 \$98,58 \$151,74 60-64 \$45,50 \$158,32 \$243,74 Annual First Occurence Hospital Confinement Rider Monthly Premiums 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 \$5-59 \$13.10 \$19.94 \$26.20 60-64 \$11.24 \$16.88 \$22.50 \$60-94 \$20.80 \$32.20 \$41.60 Issue Age \$500 \$750 \$1,000 Issue Age \$50 \$750 \$1,000 Inder 55 \$6.80 \$10.20 \$13.60 Under 55 \$10.70		Employe	e & Children			Employee, Sp	ouse & Children							
Section Sec	Issue Age	Plan I	Plan II	Plan III	Issue Age	Plan I	Plan II	Plan III						
Sala	Under 55	\$26.80	\$73.84	\$114.26	Under 55	\$38.34	\$108.70	\$166.14						
Employee Employee & Spouse Employee & Spouse Employee & Spouse S	55-59	\$29.42	\$82.78	\$128.40	55-59	\$44.20	\$127.92	\$195.86						
State Age	60-64	\$34.16	\$98.58	\$151.74	60-64	\$54.50	\$158.32	\$243.74						
Sesue Age \$500 \$750 \$1,000 Issue Age \$500 \$750 \$1,000			Annual First Oc	curence Hospital Co	nfinement Rider M	Monthly Premiums								
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 \$32.20 \$41.60 Employee & Children Employee & Children Employee & Children Employee & Children Under 55 \$10.70 \$16.04 \$21.40 55 - \$9 \$8.10 \$12.14 \$16.20 \$55-59 \$14.10 \$21.14 \$28.20 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 \$5-59 \$6.36 \$12.72		Em	ployee			Employe	e & Spouse							
S5-59	Issue Age	\$500	\$750	\$1,000	Issue Age	\$500	\$750	\$1,000						
State Age \$500	Under 55	\$4.60	\$6.90	\$9.20	Under 55	\$8.50	\$12.74	\$17.00						
Employee & Children	55-59	\$7.10	\$10.64	\$14.20	55-59	\$13.10	\$19.64	\$26.20						
Sesue Age	60-64	\$11.24	\$16.88	\$22.50	60-64	\$20.80	\$32.20	\$41.60						
Under 55 \$6.80 \$10.20 \$13.60 Under 55 \$10.70 \$16.04 \$21.40 55-59 \$8.10 \$12.14 \$16.20 \$5-59 \$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 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 \$5-59 \$3.44 \$6.88 \$10.32 \$5-59 \$6.36 \$12.72 \$19.08 Employee & Children Employee & Children Employee & Spouse & Children Issue Age \$200 \$400 \$600 Issue Age \$200 \$400 \$600 Under 55 \$3.92 \$7.84 \$11.76 \$5-5-99		Employe	e & Children			Employee, Sp	ouse & Children	'						
\$5-59	Issue Age	\$500	\$750	\$1,000	Issue Age	\$500	\$750	\$1,000						
State Sta	Under 55	\$6.80	\$10.20	\$13.60	Under 55	\$10.70	\$16.04	\$21.40						
Intensive Care/Coronary Care Rider Monthly Premiums Employee & Spouse	55-59	\$8.10	\$12.14	\$16.20	55-59	\$14.10	\$21.14	\$28.20						
Saue Age \$200 \$400 \$600 Saue Age \$200 \$400 \$600 Under 55	60-64	\$12.24	\$18.38	\$24.50	60-64	\$21.80	\$32.70	\$43.60						
Saue Age \$200			Intensi	ve Care/Coronary Ca	re Rider Monthly F	Premiums								
Under 55 \$1.56 \$3.12 \$4.68 Under 55 \$2.88 \$5.76 \$8.64 55-59 \$3.44 \$6.88 \$10.32 \$5-59 \$6.36 \$12.72 \$19.08 Employee & Children Employee, \$9.04 \$19.28 \$28.92 Employee & Children Employee, \$9.000 & \$19.28 \$2.00 \$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 & Spouse Issue Age \$1,000/\$500 \$2,000/\$1,000 Issue Age \$1,000/\$500 \$2,000/\$1,000 Under 55 \$0.52 \$1.04 \$2.224 \$5-59 \$2.08 \$4.16 55-59 \$1.12 \$2.24 \$5-59		Em	ployee			Employe	e & Spouse							
\$5-59 \$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 \$1.000/\$500 \$2.000/\$1,000 \$10.40 \$15.60 \$60-64 \$9.64 \$19.28 \$28.92 \$1.000/\$500 \$2.000/\$1,000 \$60.00 \$10.20	Issue Age	\$200	\$400	\$600	Issue Age	\$200	\$400	\$600						
60-64 \$5.20 \$10.40 \$15.60 60-64 \$9.64 \$19.28 \$28.92 Employee & Children 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 & 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 <td <="" colspan="6" td=""><td>Under 55</td><td>\$1.56</td><td>\$3.12</td><td>\$4.68</td><td>Under 55</td><td>\$2.88</td><td>\$5.76</td><td>\$8.64</td></td>	<td>Under 55</td> <td>\$1.56</td> <td>\$3.12</td> <td>\$4.68</td> <td>Under 55</td> <td>\$2.88</td> <td>\$5.76</td> <td>\$8.64</td>						Under 55	\$1.56	\$3.12	\$4.68	Under 55	\$2.88	\$5.76	\$8.64
Employee & Children Employee, Spouse & Children	55-59	\$3.44	\$6.88	\$10.32	55-59	\$6.36	\$12.72	\$19.08						
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 Issue Age \$1,000/\$500 \$2,000/\$1,000 \$2,000/\$1,000 \$3.00 \$3.00 \$3.00 \$3.00 \$3.00 \$3.00	60-64	\$5.20	\$10.40	\$15.60	60-64	\$9.64	\$19.28	\$28.92						
Under 55 \$2.08 \$4.16 \$6.24 Under 55 \$3.40 \$6.80 \$10.20 55-59 \$3.92 \$7.84 \$11.76 \$5-59 \$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 Issue Age \$1,000/\$500 \$2,000/\$1,000 Issue Age \$1,000/\$500 \$2,000/\$1,000		Employe	e & Children			Employee, Sp	ouse & Children	'						
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60-64 \$6.00 \$12.00 \$18.00 60-64 \$10.44 \$20.88 \$31.32 Heart, Stroke, Coma, Paralysis Rider Monthly Premiums 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 Employee, Spouse & Children Employee, Spouse & Children Issue Age \$1,000/\$500 \$2,000/\$1,000	Under 55	\$2.08	\$4.16	\$6.24	Under 55	\$3.40	\$6.80	\$10.20						
Heart, Stroke, Coma, Paralysis Rider Monthly Premiums	55-59	\$3.92	\$7.84	\$11.76	55-59	\$6.84	\$13.68	\$20.52						
Employee Employee & Spouse 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 Issue Age \$1,000/\$500 \$2,000/\$1,000 Issue Age \$1,000/\$500 \$2,000/\$1,000	60-64	\$6.00	\$12.00	\$18.00	60-64	\$10.44	\$20.88	\$31.32						
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 Issue Age \$1,000/\$500 \$2,000/\$1,000 Issue Age \$1,000/\$500 \$2,000/\$1,000			Heart, S	Stroke, Coma, Paraly	sis Rider Monthly	Premiums								
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 Issue Age \$1,000/\$500 \$2,000/\$1,000 Issue Age \$1,000/\$500 \$2,000/\$1,000		Em	ployee			Employe	e & Spouse							
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 Employee, Spouse & Children Issue Age \$1,000/\$500 \$2,000/\$1,000 Issue Age \$1,000/\$500 \$2,000/\$1,000	Issue Age		\$1,000/\$500	\$2,000/\$1,000			\$1,000/\$500	\$2,000/\$1,000						
60-64 \$1.80 \$3.60 60-64 \$3.32 \$6.64 Employee & Children Employee, Spouse & Children Issue Age \$1,000/\$500 \$2,000/\$1,000 Issue Age \$1,000/\$500 \$2,000/\$1,000	Under 55		\$0.28	\$0.56			\$0.52	\$1.04						
Employee & Children Employee, Spouse & Children Issue Age \$1,000/\$500 \$2,000/\$1,000 Issue Age \$1,000/\$500 \$2,000/\$1,000	55-	59	\$1.12	\$2.24	55-59		\$2.08	\$4.16						
Issue Age \$1,000/\$500 \$2,000/\$1,000 Issue Age \$1,000/\$500 \$2,000/\$1,000	60-	64	\$1.80	\$3.60	60-64		\$3.32	\$6.64						
		Employe	e & Children	<u> </u>		Employee, Sp	ouse & Children							
				\$2,000/\$1,000	Issue	e Age	\$1,000/\$500	\$2,000/\$1,000						
	Unde	r 55	\$0.28		-		\$0.52	\$1.04						
55-59 \$1.12 \$2.24 55-59 \$2.08 \$4.16	55-	59	\$1.12	\$2.24	55-	-59	\$2.08	\$4.16						
60-64 \$1.80 \$3.60 60-64 \$3.32 \$6.64	60-	64	\$1.80	\$3.60			\$3.32	\$6.64						

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