

CARE &
RECOVERY
BENEFITS

HOSPITAL CARE



USSMAble Life

DID YOU KNOW : **23 MILLION PEOPLE**
IN THE U.S. REQUIRED AT LEAST ONE NIGHT
IN THE HOSPITAL IN 2014¹

THE UNTHINKABLE CAN HAPPEN TO YOU OR SOMEONE YOU LOVE.

Over the course of a prolonged hospital stay, your family's savings may be put at risk simply to cover a variety of deductibles and copays. For many, turning to other family members and friends for help may seem like the only option to pay for expenses not covered by traditional insurance.

Hospital Care benefits can provide a reassuring layer of financial protection for you and your family by paying you cash to cover unexpected expenses in the event of hospitalization.

PLAN HIGHLIGHTS:

- Each plan provides coverage for **hospitalization, intensive care, ambulance, and wellness**
- This plan is **portable**; you can take it with you even if you leave your place of employment
- This plan pays **YOU** directly; it does not coordinate with other insurance coverage
- Coverage is available for **you, your spouse, and eligible dependents**
- Premiums are **payroll deducted** for your convenience

EMPLOYEE ELIGIBILITY : Employees are eligible to enroll if working more than 20 hours per week, actively at work, and under age 70.²

NEW HIRES eligible to enroll with no health questions asked, during their first Open Enrollment. Future enrollments will require underwriting approval.

PROCEDURE/SERVICE	BASIC
First-Day Hospital Confinement (10 per year)	\$500
Daily Hospital Confinement (per day, up to 180 days)	\$100
Intensive Care Confinement (per day, up to 15 days)	\$150
Ground Ambulance (3 per year)	\$80
Air Ambulance (3 per year)	\$500
Surgical Benefit (based on surgical schedule) – examples:	
Coronary Bypass	N/A
Appendix Removal	N/A
Gallbladder Removal	N/A
Anesthesia	N/A
Preoperative Visit	N/A
Second Surgical Opinion	N/A
Diagnostic Procedure (per procedure, up to 3 per year)	N/A
Emergency Treatment (3 per year)	N/A
Physician Office Visit (5 per year)	N/A
WELLNESS BENEFIT	
Annual Benefit Amount	\$30



1. Centers for Disease Control, Summary Health Statistics: National Health Interview Survey, 2014
2. The number of hours may vary; check with your employer for specific eligibility requirements.

This brochure provides a brief description of USABLE Life's product. This is not an insurance policy and only the actual provisions of an issued policy will control. USABLE Life's policies set forth the rights and obligations of covered persons and USABLE Life. Please be aware certain limitations and exclusions may apply, and certain benefits may reduce or terminate due to age or lack of eligibility. If you enroll and are approved for benefits, you will be furnished with a policy or certificate of insurance. Please read your insurance documents carefully. This plan may not pay benefits with respect to care received outside of the United States or its Territories, or with respect to conditions or injuries resulting from certain activities or events. Some of these activities and events may include being exposed to any act of war, riot or insurrection, or serving in the armed forces; intentionally self-inflicting bodily injury; any condition resulting from suicide or suicide attempts; participating in an illegal activity; participating in any form of noncommercial air flight; operating a vehicle while under the influence or while intoxicated; participating in stunt driving or speed racing; or participating in a sport as a professional or semiprofessional athlete. This plan may not pay benefits with respect to care resulting from pre-existing conditions. Please refer to your policy or certificate or contact USABLE Life for a complete list of the limitations and exclusions associated with this product. POLICY #GHIP-P (5-12)