



# PRODUCTS AVAILABLE FOR RAM CORP. dba ALLIED BUILDERS

**There are 130,000 deaths  
annually due to accidents.<sup>1</sup>**

**1.6 million Americans  
are diagnosed with  
cancer each year.<sup>2</sup>**

**Every 40 seconds, someone  
in the United States has a stroke.  
Every 34 seconds, someone  
has a heart attack.<sup>3</sup>**

**Those without life insurance  
think it's 3X more expensive  
than it actually is.<sup>4</sup>**

<sup>1</sup>National Center for Health Statistics, FactStats, 2016

<sup>2</sup>American Cancer Society, Cancer Facts & Figures, 2013

<sup>3</sup>American Heart Association, Heart & Stroke Statistical Update, 2016

<sup>4</sup>LIMRA, Insurance Barometer Study, 2015

**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.

**TERM LIFE** Term insurance is the least expensive form of life insurance coverage you can purchase. It provides life insurance for a stated time period, or term and is guaranteed renewable for subsequent term periods.

*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 Monthly Premiums		
Monthly Premiums	Select	Ultra
Employee	\$19.36	\$27.88
Employee & Spouse	\$27.52	\$39.68
Employee & Children	\$32.16	\$46.40
Employee, Spouse & Children	\$40.32	\$58.20
Optional Riders*		
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	
*Coverage applies to primary insured only		

Cancer Care Elite Monthly Premiums				
Choose Plan II or III	Employee		1-Parent Family	Full Family
	Plan II	\$28.66	\$35.06	\$53.12
	Plan III	\$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

Critical Care Elite - Monthly Premiums per \$5,000 Unit									
Critical Care Elite with Cancer					Critical Care Elite without Cancer				
Issue Age	Includes Recurrent Benefit		Without Recurrent Benefit		Issue Age	Includes Recurrent Benefit		Without Recurrent Benefit	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco		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

## TERM LIFE

Term Life premiums are available through your BSH Benefit Consultant.

*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.*

Hospital Confinement Monthly Premiums							
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				Employee, Spouse & Children			
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	\$98.58	\$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	\$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
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				Employee, Spouse & 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				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			
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	

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