

VALLEY ISLE PRODUCE



1.6 MILLION
AMERICANS ARE
DIAGNOSED WITH
CANCER EACH YEAR.¹

EVERY 40 SECONDS,
SOMEONE IN THE
UNITED STATES HAS
A STROKE. EVERY
34 SECONDS, SOMEONE
HAS A HEART ATTACK.²

PRODUCTS AVAILABLE TO EMPLOYEES

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.

**FOR MORE INFORMATION PLEASE CALL YOUR BENEFIT
SERVICES OF HAWAII REPRESENTATIVE AT 808-538-8907.**

¹American Cancer Society, Cancer Facts & Figures, 2013; ²American Heart Association, Heart & Stroke Statistical Update, 2016

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.

CANCERCARE ELITE	EMPLOYEE	EMPLOYEE+ CHILDREN	FAMILY
PLAN 2	\$28.66	\$35.06	\$53.12
PLAN 3	\$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

CRITICALCARE ELITE			PER \$5,000 BENEFIT						
With Cancer	With Recurrent Benefit		Without Recurrent Benefit		Without Cancer	With Recurrent Benefit		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