



PRODUCT HIGHLIGHTS

The costs of dealing with a life-altering accident can be overwhelming for those who are unprepared. This plan offers an additional layer of financial protection for you and your family by paying cash when you have an accidental injury.

- This plan is **portable** — take it with you even if you leave your place of employment
- Premiums are **payroll deducted** for your convenience
- Coverage is **guaranteed** — no health questions or underwriting is required
- This plan **pays you directly** for a covered accident in addition to what major medical insurance pays

Live life. You're covered.®

USable Life's Accident Plan can give you peace of mind by preparing you and your family for the unexpected. USable Life will cover you, your spouse, or your children if they suffer an injury from a sports activity or do something as simple as fall off a bike. You can rest assured that USable Life is dedicated to delivering on its promise.

How it works

For example, you purchase our **Accident Select Plan** and complete an annual wellness exam. Later that same year, you fall off a ladder and fracture your leg and sustain internal injuries. In addition to what major medical insurance pays, USable Life's Accident Plan will pay:

- **\$75** for a wellness benefit
- **\$240** for ambulance transportation
- **\$150** for emergency room treatment
- **\$1,440** for a fractured leg
- **\$1,500** for internal injuries
- **\$140** for two follow-up physician visits
- **\$700** for five physical therapy sessions

\$4,245 in total cash benefits paid directly to **YOU.**

LIVE LIFE. YOU'RE COVERED.®

Plan options

- 1. Off-the-job:** provides coverage for accidents that occur while off-the-job.
- 2. 24-hour:** provides coverage 24 hours a day no matter where the accident occurs.

Coverage is available for you, your spouse, and eligible dependents. Basic, Select, and Ultra plans are available for both off-the-job and 24-hour options — simply choose the plan that best meets your needs.

Employee eligibility

Employees are eligible to enroll if they actively work more than 20 hours per week and through age 69.¹

Optional benefit: Accidental Death & Dismemberment

Accidental Death & Dismemberment coverage provides an additional layer of protection for employees and their loved ones in the event of an accidental death or dismemberment. This option also provides benefits for paralysis, coma, child and spouse training,² and more.

ACCIDENTAL DEATH		
BENEFITS	OPTION 1	OPTION 2
Accidental Death ³	Employee/ Spouse: \$50,000 Child: \$6,250	Employee/ Spouse: \$100,000 Child: \$12,500
Common Carrier Accidental Death ³	Employee/ Spouse: \$75,000 Child: \$18,750	Employee/ Spouse: \$150,000 Child: \$37,500

ACCIDENT TREATMENT	BASIC	SELECT	ULTRA
Physician Office Visit (<i>per visit, up to two per year</i>)	\$125	\$150	\$225
Emergency Treatment ⁴	\$125	\$150	\$225
Emergency Dental (crown) ⁴	\$250	\$300	\$450
Major Diagnostic Exam ⁴	\$200	\$240	\$360
Lacerations	\$450	\$540	\$810
Burns ⁴	up to \$2,500	up to \$3,000	up to \$4,500
Eye Injury (surgical repair) ⁴	\$200	\$240	\$360
Brain Injury ⁴	\$500	\$600	\$900
Hip Dislocation	\$2,750	\$3,300	\$4,950
Knee or Shoulder Dislocation	\$600	\$720	\$1,080
Toe or Finger Dislocation	\$125	\$150	\$225
Hip Fracture	\$2,750	\$3,300	\$4,950
Leg Fracture	\$1,200	\$1,440	\$2,160
Nose, Heel, or Finger(s) Fracture(s)	\$600	\$720	\$1,080
HOSPITAL CARE	BASIC	SELECT	ULTRA
Initial Hospitalization (<i>one per year</i>)	\$1,000	\$1,200	\$1,600
Hospital Confinement (<i>per day, up to 365 per accident</i>)	\$250	\$250	\$250
Hospital ICU Confinement (<i>per day, up to 15 per accident</i>)	\$500	\$500	\$500
Surgery (<i>reparation of internal injuries</i>) ⁴	\$1,250	\$1,500	\$2,000
Ambulance (<i>air/ground</i>) ⁴	\$1,250/\$200	\$1,500/\$240	\$2,000/\$320
Blood, Plasma, Platelets ⁴	\$200	\$240	\$320
FOLLOW-UP	BASIC	SELECT	ULTRA
Physician Follow-up (<i>per visit, up to six</i>) ⁴	\$50	\$70	\$80
Physical Therapy (<i>per visit, up to six</i>) ⁴	\$100	\$140	\$160
Rehabilitation Unit (<i>per day, up to 30</i>) ⁴	\$125	\$175	\$200
Appliance (<i>for locomotion</i>)	\$100	\$140	\$160
Prosthetic Device (<i>per device, up to two</i>)	\$375	\$525	\$600
Family Lodging (<i>per day, up to 30</i>) ⁴	\$100	\$150	\$175
Transportation (<i>per round trip, up to five per year</i>)	\$400	\$600	\$700
Post Transportation	\$200	\$300	\$350
SURGERY	BASIC	SELECT	ULTRA
Tendon/Ligament	\$500	\$600	\$800
Torn Knee (<i>surgical repair</i>) ⁴	\$500	\$600	\$800
Ruptured Disc ⁴	\$500	\$600	\$800
Torn Rotator Cuff	\$500	\$600	\$800
WELLNESS BENEFIT	BASIC	SELECT	ULTRA
(<i>per year for covered health screenings</i>)	\$60	\$75	\$105

This document provides a brief description of USABLE Life's Accident 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.

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

²Surviving spouse and/or children may enroll in any accredited school for retraining and skill development needed for employment. USABLE Life will pay the cost of educational expenses approved and certified by the school in an amount equal to the plan's AD&D benefit.

³The plan covers accidental deaths that occur within 90 days of a covered accident.

⁴Payable once per accident per person.



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