



## PRODUCT HIGHLIGHTS

### Live life. You're covered.®

If you're faced with a serious illness, US Able Life's Critical Illness Plan offers you an additional layer of financial protection. Whether it's a stroke, or a heart attack, this plan provides lump-sum payments directly to you if a covered critical illness is diagnosed. You also gain the peace of mind knowing that US Able Life delivers on its promise to process and pay claims with the greatest care and integrity. You can feel secure when you purchase insurance from us, that's exactly what you'll get. It's our assurance — our pledge — that we'll be there when you need us the most.

### How it works

For example, you purchase the **\$15,000 Critical Illness** and later suffer a heart attack. The following year, have a stroke. In addition to what your health insurance pays, US Able Life's Critical Illness Plan will pay:

- **\$15,000** for a heart attack diagnosis (initial payout)
- **\$15,000** for a stroke diagnosis

**\$30,000** in total cash benefits paid directly to **YOU.**

You can choose policy amounts in \$5,000 increments up to \$50,000. A recurrent benefit is included that extends coverage to a second covered diagnosis, enabling insured employees to receive benefits up to 200% of the plan's value.

- Coverage is available for **you, your spouse, and eligible dependents**
- This plan is **portable** — take it with you even if you leave your place of employment
- Premiums are **payroll deducted** for your convenience
- This plan **pays you directly** in the event of a covered diagnosis or treatment

**LIVE LIFE.  
YOU'RE COVERED.®**



## Employee eligibility

Employees are eligible to enroll if they actively work more than 20 hours per week and through age 69.<sup>2</sup>

## Employee-selected optional benefit

- **Accumulator Benefit:** Coverage amount automatically increases by \$500 per year every year coverage remains in force (not available in Florida).

## Employer-selected optional benefit

- **Quality of Life Benefit:** If an illness causes an insured person to be unable to perform at least two of the five Activities of Daily Living<sup>3</sup> unassisted, this feature provides a five percent coverage per month while care and assistance is needed (not available in Florida or Tennessee).
- **Occupational HIV Benefit<sup>3</sup>:** Adds a 100% benefit payable if an employee contracts HIV on the job. This rider is not available for spouses or dependents.

DIAGNOSIS OR TREATMENT	PLAN PAYS
Heart Attack	100%
Stroke	100%
Major Organ Transplant	100%
Bone Marrow Transplant	100%
End-Stage Renal Failure	100%
Burns (3rd degree, at least 50%+ of body)	100%
Specified Diseases <sup>1</sup>	100%
Coronary Artery Bypass Surgery	30%
Alzheimer's Disease	30%
Angioplasty/Stent	10%
<b>WELLNESS BENEFIT</b> (per person per year for covered health screenings)	<b>\$75</b>

This document provides a brief description of US Able Life's Critical Illness 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.

<sup>1</sup>ALS (Lou Gehrig's Disease), Anthrax, Cholera, Encephalitis, Meningitis, Rocky Mountain Spotted and Typhoid Fevers, Tuberculosis, Primary Sclerosing Cholangitis (Walter Payton's Disease)

<sup>2</sup>The number of hours may vary; check with your employer for specific eligibility requirements.

<sup>3</sup>As defined in the policy.

<sup>4</sup>Availability of the Occupational HIV Benefit is limited to specific occupations and industries.

