

## DUO<sup>®</sup> SUPPLEMENTAL



## DUO<sup>®</sup> Accident insurance is reliable — be prepared for the unexpected

An accident can be disruptive to daily life, both physically and financially. Whether you, your spouse, or your covered dependents suffer an injury from something as simple as falling off a ladder, accident coverage will ensure you and your family are prepared for the unexpected. USABLE Life's DUO Accident Plan complements your major medical plan, which allows you to enjoy the peace of mind of knowing that you're financially prepared.

We know insurance can be complicated, from grasping jargon to understanding the complex benefit rules and medical definitions, like the length of a laceration. With DUO Accident, we've simplified the benefit qualifications, which makes for an easier claims experience.

### PRODUCT HIGHLIGHTS

- *Complements your health benefits for financial security*
- *Can be used to cover any medical and/or nonmedical expenses*
- *Available for you and your dependents*
- *Easy online claims submission 24/7<sup>1</sup>*

### How it works

For example, you purchase a **DUO Accident Plan**. Later that same year, you fall off a ladder and suffer a fractured arm requiring a trip to the ER. In addition to what major medical insurance pays, USABLE Life's DUO Accident Plan may pay<sup>2</sup>:

- *\$350 for ambulance transportation and ER treatment*
- *\$175 for an X-ray and two follow-up visits*
- *\$700 for a nonsurgical fracture benefit*

**\$1,225 in total cash benefits paid directly to you.**

## Contact your Human Resources representative today

DUO<sup>®</sup> Supplemental is used for a suite of insurance products, which includes DUO<sup>®</sup> Accident, DUO<sup>®</sup> Critical Illness, and DUO<sup>®</sup> Hospital Indemnity insurance.

<sup>1</sup>Claims can be filed at [USABLELife.com/claims](https://usablelife.com/claims), by phone at 800-370-5856, by email at [claims@usablelife.com](mailto:claims@usablelife.com), or by fax at 501-235-8417.

<sup>2</sup>This is a possible example of how USABLE Life's DUO Accident insurance benefits work and is not intended to portray any specific benefits or details of USABLE Life's DUO Accident insurance policies. Benefits and amounts are only an example and may vary based on plan options selected and/or riders. Premium amounts will vary based on the policy benefits selected.

THIS IS A LIMITED BENEFIT POLICY THAT DOES NOT PROVIDE COVERAGE FOR ILLNESS OR DISEASE.

Coverage is subject to policy provisions on renewability, cancelability, modification, and termination. Limitations and exclusions may also apply. For more information, please visit [USABLELife.com/productdisclaimers/duo/accident](https://usablelife.com/productdisclaimers/duo/accident).

USABLE Life<sup>SM</sup> is used with the consent of USABLE Mutual Insurance Company. © 2024 Life & Specialty Ventures, L.L.C. All rights reserved.

INTENDED FOR EMPLOYEE USE