



DUO[®] SUPPLEMENTAL



DUO[®] Critical Illness insurance is dependable — peace of mind you can count on

A critical illness can be disruptive to daily life, both physically and financially. Whether you, your spouse, or your covered dependents suffer a stroke, heart attack, or are diagnosed with cancer, critical illness coverage will ensure you and your family are prepared for the unexpected. USABLE Life's DUO Critical Illness 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 severity of a heart attack. With DUO Critical Illness, we've simplified the benefit qualifications, meaning a heart attack is a heart attack. This 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 24/7¹*

How it works

For example, you purchase a **DUO Critical Illness Plan**. Later that same year, you suffer a heart attack. The following year, you're diagnosed with an invasive cancer. In addition to what your major medical insurance pays, USABLE Life's DUO Critical Illness Plan may pay²:

- *\$15,000 for a heart attack diagnosis*
- *\$15,000 for a cancer diagnosis*

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

Contact your Human Resources representative today

DUO[®] Supplemental is used for a suite of insurance products, which includes DUO[®] Accident, DUO[®] Critical Illness, and DUO[®] Hospital Indemnity insurance.

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

²This is a possible example of how USABLE Life's DUO Critical Illness insurance benefits work and is not intended to portray any specific benefits or details of USABLE Life's DUO Critical Illness 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.

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/criticalillness](https://usablelife.com/productdisclaimers/duo/criticalillness).

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