



## **DUO**° **Hospital Indemnity insurance** — coverage that is valuable

A prolonged hospital stay can be financially overwhelming if you're unprepared. Whether you, your spouse, or your covered dependents require a lengthy hospital stay, hospital indemnity coverage will ensure you and your family are prepared for the unexpected. USAble Life's DUO Hospital Indemnity Plan complements your major medical plan, allowing 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. With DUO Hospital Indemnity, 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 24/71

## How it works

For example, you purchase a **DUO Hospital Indemnity Plan**. Later that same year you suffer an illness that requires a two-week hospital stay that includes five days in intensive care. In addition to what your major medical insurance plan pays, USAble Life's DUO Hospital Indemnity Plan may pay<sup>2</sup>:

- \$1,200 for hospital admission
- \$1,500 for five days in intensive care
- \$1,350 for nine days of hospital confinement

\$4,050 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.

<sup>1</sup>Claims can be filed at <u>USAbleLife.com/claims</u>, by phone at 800-370-5856, by email at <u>claims@usablelife.com</u>, or by fax at 501-235-8417.

<sup>2</sup>This is a possible example of how USAble Life's DUO Hospital Indemnity insurance benefits work and is not intended to portray any specific benefits or details of USAble Life's DUO Hospital Indemnity 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 <u>USAbleLife.com/productdisclaimers/duo/hospitalindemnity</u>.

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