



## FREQUENTLY ASKED QUESTIONS

# USAbLe Life Member Portal (MYUSAbLeLIFE) and credit card feature frequently asked questions

## About the Member Portal

### What is MYUSAbLeLIFE?

MYUSAbLeLIFE is an online platform where members can conveniently manage their payments and view their payment history.

### Who can use MYUSAbLeLIFE?

New and existing Florida Blue IU65 members with supplemental policies (Accident, Critical Illness, and Hospital Indemnity). Members currently paying through Automated Clearing House (ACH) will continue to pay via ACH unless they call Customer Care and change to direct bill.

### What features are available on MYUSAbLeLIFE?

Members can view billing history, make a one-time payment, and set up recurring autopay by credit or debit card. You can also learn more about USAbLe Life and understand how to file a claim.

### What are the advantages of using MYUSAbLeLIFE?

The Member Portal offers the ability for members to access their account 24/7.

### How will members be notified about MYUSAbLeLIFE and the option to pay monthly premiums using credit cards?

Members will be notified in two ways: 1) An informational flyer will be available at the point of sale. 2) A bill stuffer with a QR code and URL will be included in the member's bill.

### What is the MYUSAbLeLIFE credit card payment setup?

The credit card payment setup — AutoPay — is a feature that allows members to set up and manage credit card payments through the Member Portal.

### How will members access the Member Portal?

Members can access the portal by visiting and setting up an account.

### How do members set up an account?

Members new to MYUSAbLeLIFE will have the option to create a new account. Members will follow the prompts to set up an account, which includes entering their email, date of birth, first and last name, and last four digits of their Social Security number. They will receive a PIN to log in and then set their own password.

### What do members do if they encounter any issues in MYUSAbLeLIFE?

If a member experiences difficulties or has questions regarding MYUSAbLeLIFE, they can contact USAbLe Life's Customer Care team at 800-370-5856, Monday-Friday, 8 a.m.–5 p.m. CT.

## Billing and payments

### Will the binder payment process change?

No, the current binder payment process for new sales with Stripe or ACH will stay the same.

### What payment options are available for members with USAbLe Life supplemental plans?

Payments may be made through ACH at the point of sale, by mailing a check, or with credit card payments through the USAbLe Life Member Portal.

### Can a member schedule automatic recurring payments using MYUSAbLeLIFE?

Yes, a member can set up automatic recurring payments using their saved credit card information.

### How soon after point of sale can a member set up their recurring payments with a credit card?

Members may log in to the Member Portal and set up credit card payments 48 hours after the initial point of sale.

## Will the ACH process change?

No, the ACH process will remain the same at the point of sale.

## Is ACH available through MYUSABLELIFE?

No, at this time ACH is not available through the Member Portal.

## Can members on ACH access the Member Portal registration?

Members using ACH autopay will not be able to register for the Member Portal. If a member is enrolled in autopay with ACH, it must be disabled before setting up a credit card payment, to prevent the risk of overdrafting premiums. To disable ACH autopay, members should contact USABLE Life Customer Care at (800) 370-5856, available Monday-Friday from 8 a.m. to 5 p.m. CT.

## How will a member set up credit card payments in MYUSABLELIFE?

Once logged in, navigate to the Payment Settings section and follow the prompts.

## What credit card payment options are available?

Payments may be made using American Express, Visa, MasterCard, and Discover cards.

## Can a member use a debit card as a payment option?

Yes, members can use a debit card as their payment option.

## Can a member manage multiple credit cards in the payment settings of the Member Portal?

Yes, a member may add, remove, or update multiple credit cards in the Payment Settings section of the Member Portal.

## How will payment transactions show on user's credit card statements?

They will show as: USABLE PREM PAYMENT.

## Will a member receive notifications for credit card payments made through MYUSABLELIFE?

Yes, a member will receive email notifications confirming successful credit card payments have been made.

## Are there fees associated with credit card payment processing?

No, there are no fees for using the supported credit or debit cards.

## Who do I contact if I have questions about my bill?

Questions can be directed to Customer Care at 800-370-5856 or [membership@usablelife.com](mailto:membership@usablelife.com).

## Who do I contact if I have questions about online billing?

If you have any questions about online billing, please contact us at 800-370-5856 or [membership@usablelife.com](mailto:membership@usablelife.com).

## How far back do you provide payment and billing history?

Your account will allow you to look back up to 12 rolling months from the current bill cycle. If you need assistance with payment or billing history for a period beyond that, contact us at [membership@usablelife.com](mailto:membership@usablelife.com).

## What is the billing frequency?

AutoPay payments can be processed on the date you select between the first and the 28<sup>th</sup> day of the month for the total balance due, including any past-due amounts or credits. Payments will be processed the following business day if the withdrawal date selected falls on a bank holiday or weekend. You will receive an email when your AutoPay has been scheduled.

In order to sign up for AutoPay, your billing frequency must be monthly.

## How can I cancel AutoPay?

You may cancel your AutoPay arrangement at any time from within your account.

## Will I continue to receive paper bills?

Yes, paper bills will still be mailed even if you are signed up for AutoPay.

## How do I update my billing frequency?

Change requests are processed by Member Services. To update your frequency, email [membership@usablelife.com](mailto:membership@usablelife.com).

## My user account

### Who do I call for assistance with logging in?

Contact Customer Care at 800-370-5856, Monday-Friday, 8 a.m.–5 p.m. CT.

### How do I update the demographic information on my account?

Call Customer Care at 800-370-5856 or email us at [membership@usablelife.com](mailto:membership@usablelife.com).

## Security

### Is data secure when making payments in MYUSABLELIFE?

Yes, USABLE Life adheres to strict data security compliance standards to ensure member information is safeguarded. All credit card information is handled by a PCI-compliant vendor, ensuring the highest level of security for sensitive data.

### Is it safe to enter credit card information on MYUSABLELIFE?

Yes, MYUSABLELIFE uses industry-standard encryption protocols to ensure the security of personal and financial information.

## Documents and forms

Please visit [USABLELife.com/claims/faq/](https://USABLELife.com/claims/faq/) to review common claims questions and benefit-specific claim questions.

### How can I file a claim?

To file a claim, go to USABLELife.com and select “Start a Claim” or visit [USABLELife.com/claims](https://USABLELife.com/claims), where you can complete a claim using our online claims experience or download a claim form for your specific state/benefit and review guides to learn about USABLE Life’s claims process.

### Where can I get administration forms (e.g., Beneficiary Change, Evidence of Insurability, etc.)?

Forms are state-specific and benefit-specific. Visit [USABLELife.com/documents](https://USABLELife.com/documents) to download forms for your state and product.

## Policy

### How do I obtain a copy of my policy?

Call Customer Care at 800-370-5856 or email [membership@usablelife.com](mailto:membership@usablelife.com).

### Who do I contact to update, change, or cancel my policy?

You can contact Customer Care at 800-370-5856 or submit your request to [membership@usablelife.com](mailto:membership@usablelife.com).