



## ACCIDENT INSURANCE

### Protection for your loved ones — Accident insurance is reliable

An accident can be disruptive to daily life, both physically and financially. Whether you, your spouse, or your children suffer an injury from a sports activity or do something as simple as fall off a ladder, accident coverage ensures you and your family are prepared for the unexpected. With US Able Life's Accident Plan, you can enjoy peace of mind of knowing you're financially prepared.

#### How it works

For example, you purchase our Accident Select Plan and complete an annual wellness exam. Later that same year, you fall off a ladder and fracture your leg and sustain internal injuries. In addition to what major medical insurance pays, US Able Life's Accident Plan will pay:

- \$75 for a wellness benefit
- \$240 for ambulance transportation
- \$150 for emergency room treatment
- \$1,440 for a fractured leg
- \$1,500 surgery for internal injuries
- \$140 for two follow-up physician visits
- \$700 for five physical therapy sessions

**\$4,245 in total cash benefits paid directly to you!**

#### PRODUCT HIGHLIGHTS

*The costs of dealing with a life-altering accident can be overwhelming for those who are unprepared. This plan offers an additional layer of financial protection for you and your family by paying cash when you have an accidental injury.*

- *This plan is portable — take it with you even if you leave your place of employment*
- *Premiums are payroll deducted for your convenience*
- *Coverage is guaranteed — no health questions or underwriting is required*
- *This plan pays you directly for a covered accident in addition to what major medical insurance pays*

Plan options

- **Off-the-job:** provides coverage for accidents that occur while off-the-job.
- **24-hour:** provides coverage 24 hours a day no matter where the accident occurs.

Coverage is available for you, your spouse, and eligible dependents. Basic, Select, and Ultra plans are available for both off-the-job and 24-hour options — simply choose the plan that best meets your needs.

Employee eligibility

Employees are eligible to enroll if they actively work more than 20 hours per week and through age 69.<sup>1</sup>

Optional benefit: Accidental Death & Dismemberment

Accidental Death & Dismemberment (AD&D) coverage provides an additional layer of protection for employees and their loved ones in the event of an accidental death or dismemberment. This option also provides benefits for paralysis, coma, child and spouse training,<sup>2</sup> and more.

Accidental Death		
Benefits	Option 1	Option 2
Accidental Death <sup>3</sup>	Employee/ Spouse: \$50,000	Employee/ Spouse: \$100,000
	Child: \$6,250	Child: \$12,500
Common Carrier Accidental Death <sup>3</sup>	Employee/ Spouse: \$75,000	Employee/ Spouse: \$150,000
	Child: \$18,750	Child: \$37,500

<sup>1</sup>The number of hours may vary; check with your employer for specific eligibility requirements.

<sup>2</sup>Surviving spouse and/or children may enroll in any accredited school for retraining and skill development needed for employment. USABLE Life will pay the cost of educational expenses approved and certified by the school in an amount equal to the plan's AD&D benefit.

<sup>3</sup>The plan covers accidental deaths that occur within 90 days of a covered accident.

<sup>4</sup>Payable once per accident per person.

This document provides a brief description of USABLE Life's Accident 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.

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Accident Treatment	Basic	Select	Ultra
Wellness benefit <i>(per year for covered health screenings)</i>	\$60	\$75	\$105
Accident			
Physician office visit <i>(per visit, up to 2 per year)</i>	\$125	\$150	\$225
Emergency treatment <sup>4</sup>	\$125	\$150	\$225
Emergency dental (crown) <sup>4</sup>	\$250	\$300	\$450
Major diagnostic exam <sup>4</sup>	\$200	\$240	\$360
Lacerations	\$450	\$540	\$810
Burns <sup>4</sup>	up to \$2,500	up to \$3,000	up to \$4,500
Eye injury (surgical repair) <sup>4</sup>	\$200	\$240	\$360
Brain injury <sup>4</sup>	\$500	\$600	\$900
Hip dislocation	\$2,750	\$3,300	\$4,950
Knee or shoulder dislocation	\$600	\$720	\$1,080
Toe or finger dislocation	\$125	\$150	\$225
Hip fracture	\$2,750	\$3,300	\$4,950
Leg fracture	\$1,200	\$1,440	\$2,160
Nose, heel, or finger(s) fracture(s)	\$600	\$720	\$1,080
Hospital Care			
Initial hospitalization <i>(1 per year)</i>	\$1,000	\$1,200	\$1,600
Hospital confinement <i>(per day, up to 365 per accident)</i>	\$250	\$250	\$250
Hospital ICU confinement <i>(per day, up to 15 per accident)</i>	\$500	\$500	\$500
Surgery <i>(reparation of internal injuries)</i> <sup>4</sup>	\$1,250	\$1,500	\$2,000
Ambulance <i>(air/ground)</i> <sup>4</sup>	\$1,250/\$200	\$1,500/\$240	\$2,000/\$320
Blood, plasma, platelets <sup>4</sup>	\$200	\$240	\$320
Follow-up			
Physician follow-up <i>(per visit, up to 6)</i> <sup>4</sup>	\$50	\$70	\$80
Physical therapy <i>(per visit, up to 6)</i> <sup>4</sup>	\$100	\$140	\$160
Rehabilitation unit <i>(per day, up to 30)</i> <sup>4</sup>	\$125	\$175	\$200
Appliance <i>(for locomotion)</i>	\$100	\$140	\$160
Prosthetic device <i>(per device, up to 2)</i>	\$375	\$525	\$600
Family lodging <i>(per day, up to 30)</i> <sup>4</sup>	\$100	\$150	\$175
Transportation <i>(per round trip, up to 5 per year)</i>	\$400	\$600	\$700
Post transportation	\$200	\$300	\$350
Surgery			
Tendon/Ligament	\$500	\$600	\$800
Torn knee <i>(surgical repair)</i> <sup>4</sup>	\$500	\$600	\$800
Ruptured disc <sup>4</sup>	\$500	\$600	\$800
Torn rotator cuff	\$500	\$600	\$800

