



Live life. You're covered.®

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 bike, accident coverage will ensure you and your family are prepared for the unexpected. With US Able Life's Accident Plan, you can enjoy the peace of mind of knowing that you're financially prepared.

How it works

For example, you purchase our Accident [Select Plan](#). Later that same year, an injury occurs. You fall off a ladder and suffer a fractured elbow and internal injuries. In addition to what your major medical insurance pays, US Able Life's Accident Plan may pay:

- **\$200** for ambulance transportation
- **\$140** for emergency room treatment
- **\$620** for a fractured elbow
- **\$1,260** for internal injuries
- **\$80** for two follow-up physician visits
- **\$200** for five physical therapy sessions

\$2,500 in total cash benefits paid directly to **YOU.**

PRODUCT HIGHLIGHTS

- Pays cash **directly to you**
- Pays an Accidental Death Benefit
- Can be used to cover medical and nonmedical expenses
- Pays in addition to any other insurance you may have
- Available for **individuals, spouses, and dependent children**
- Policy is **guaranteed renewable** as long as premiums are paid on time

**LIVE LIFE.
YOU'RE COVERED.®**

Basic Plan

Select Plan

Ultra Plan

Benefits

Accident

Physician Follow-up (<i>per visit, up to six per year</i>) ¹	up to \$30	up to \$40	up to \$60
Physical Therapy (<i>per visit, up to five per year</i>) ¹	up to \$30	up to \$40	up to \$60
Medical Appliance ¹	\$105	\$140	\$140
Transportation (<i>up to three trips per year</i>)	\$450	\$600	\$600
Family Lodging (<i>per night, up to 30 days</i>) ¹	up to \$105	up to \$140	up to \$140
Prosthetic Device or Artificial Limb (<i>one device or limb/two+ devices or limbs</i>) ¹	\$525/\$1,050	\$700/\$1,400	\$700/\$1,400

Hospital

Ambulance (<i>ground/air</i>) ¹	\$150/\$1,125	\$200/\$1,500	\$200/\$1,500
Hospital Admission (<i>one per year</i>)	\$1,000	\$1,000	\$1,500
ICU Confinement (<i>up to 15 days</i>)	\$400	\$400	\$600
Hospital Confinement (<i>standard up to 365 days</i>)	\$195	\$260	\$390
Blood/Plasma	\$150	\$200	\$200

Accident Treatment

Burns ¹	\$1,125	\$1,500	\$2,250
Tendon/Ligament	\$450	\$600	\$900
Eye Injury ¹	up to \$225	up to \$300	up to \$450
Torn Knee Cartilage/Ruptured Disc ¹	up to \$465	up to \$620	up to \$930
Fractures/Dislocated Joint	up to \$1,875	up to \$2,500	up to \$3,750
Torn Rotator Cuff	\$465	\$620	\$930
Internal Injuries	\$945	\$1,260	\$1,890
Concussion	\$45	\$60	\$90
Lacerations	up to \$375	up to \$500	up to \$750
Major Diagnostic Exam ¹	\$150	\$200	\$300
Emergency Treatment (<i>individual/spouse/child</i>) ¹	\$105/\$105/\$60	\$140/\$140/\$80	\$210/\$210/\$120
Emergency Dental Work (<i>broken tooth, crown/extraction</i>) ¹	\$150/\$45	\$200/\$60	\$200/\$60

Accidental Death and Dismemberment Benefit^{2,3,4}

- Accidental Death³**
- Common Carrier Accidental Death**
- Accidental Dismemberment⁴**

	Basic Plan	Select Plan	Ultra Plan
Individual/Spouse:	\$30,000	\$40,000	\$60,000
Child:	\$9,750	\$13,000	\$19,500
Individual/Spouse:	\$112,500	\$150,000	\$225,000
Child:	\$19,500	\$26,000	\$39,000
Individual/Spouse:	up to \$30,000	up to \$40,000	up to \$60,000
Child:	up to \$9,750	up to \$13,000	up to \$19,500

Accident Plans

	Basic Plan Industry class monthly premium			Select Plan Industry class monthly premium			Ultra Plan Industry class monthly premium		
	Class A/B	Class C	Class D	Class A/B	Class C	Class D	Class A/B	Class C	Class D
Individual	\$13.08	\$19.30	\$22.94	\$16.64	\$24.56	\$29.20	\$24.48	\$36.20	\$43.00
Individual + Spouse	\$18.58	\$24.70	\$28.10	\$23.60	\$31.44	\$35.76	\$34.76	\$46.28	\$52.68
Individual + Children	\$21.74	\$25.10	\$28.26	\$27.60	\$31.92	\$35.92	\$40.68	\$47.00	\$52.92
Individual + Family	\$27.30	\$30.50	\$33.42	\$34.64	\$38.80	\$42.48	\$51.08	\$57.08	\$62.60

Plan + optional benefits

- Sickness Disability Benefit: pays benefits for a total disability as the result of a sickness occurring either on or off-the-job.
- Accident Disability Benefit: pays benefits for a total disability as the result of an off-the-job, non-occupational covered accidental injury.
- 24-hour Accident Disability Benefit: pays benefits for a total disability as the result of a covered accidental injury occurring either on or off-the-job.

Optional benefits may be combined with any Accident plan; however, coverage for optional disability benefits applies to the primary insured only — simply choose the plan that best meets your needs.

Sickness Disability Benefit

	\$400 Option Industry class monthly premium			\$600 Option Industry class monthly premium		
	Class A/B	Class C	Class D	Class A/B	Class C	Class D
Individual	\$7.44	\$8.08	n/a	\$11.16	\$12.12	n/a

Accident Disability Benefit

	\$400 Option Industry class monthly premium			\$600 Option Industry class monthly premium			\$800 Option Industry class monthly premium		
	Class A/B	Class C	Class D	Class A/B	Class C	Class D	Class A/B	Class C	Class D
Individual (Off-the-job)	\$3.12	\$5.52	n/a	\$4.68	\$8.28	n/a	\$6.24	\$11.04	n/a
Individual (24-hour)	\$8.40	\$17.92	n/a	\$12.60	\$26.88	n/a	\$16.80	\$35.84	n/a

Exceptions and limitations

The policy pays only for losses resulting from a covered accident as defined in the policy. It does not cover injuries incurred as a result of:

- War
- Sickness or infection
- Self-inflicted injury or suicide
- Participating in a felony
- Being under the influence of narcotics or intoxication
- Commercial driving
- Mountain climbing
- Cosmetic or elective surgery
- Participating in any sport or activity for wage, compensation, or profit

Renewability and continuation

- The policy is guaranteed renewable during the covered person's lifetime
- USABLE Life may change the premium rate, but only if the rate changes for all policies in the covered person's state
- The policy will not be issued to anyone 65 years of age or over, but if the policy is purchased before the covered person's 65th birthday, they may continue coverage after age 65 as long as they continue to pay the premium by the due date or during the 31 days that follow
- A covered dependent who no longer meets eligibility requirements may convert to a comparable individual policy without evidence of insurability
- A spouse can continue coverage under the policy upon the covered person's death



Read your policy carefully

This brochure provides a brief description of the important features of your policy. This is not the insurance policy, and only the actual policy provisions will control. The policy itself sets forth, in detail, the rights and obligations of both you and your insurance company. Policies of this type are designed to provide to persons insured with restricted coverage paying benefits only when certain losses occur as a result of accident only. Coverage is not provided for basic hospital, basic medical (surgical), major medical, or comprehensive expenses. Benefits are payable for losses resulting from injuries sustained in a covered accident only, as defined in the policy. The loss must occur or injury must be diagnosed or treated within the time periods stated in the policy. Benefits for some losses may vary depending upon the severity of the accident. See the policy for specific amounts payable. This product is available only to the residents of the state of Georgia.

▼ Enroll today!

Contact a **USABLE Life Customer Care Representative** at 800-370-5856 for more information.

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.

¹ Payable once per accident per person.

² AD&D also provides benefits for child and spouse training. 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.

³ Accidental death must occur within 90 days of a covered accident.

⁴ Accidental dismemberment must occur within 90 days of a covered accident.



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