

# ACCIDENT OUTLINE OF COVERAGE



Loss, treatment or specified loss	Plan 1 benefits	Plan 2 benefits
Emergency treatment	<b>Individual/Spouse:</b> up to \$300 <b>Child:</b> up to \$174	<b>Individual/Spouse:</b> up to \$400 <b>Child:</b> up to \$232
Major diagnostic exam	\$300	\$400
Medical appliance	\$420	\$560
Emergency dental	up to \$1,200	up to \$1,600
Ambulance	\$900 ground/\$4,500 air	\$1,200 ground/\$6,000 air
Hospital admission (1 per calendar year)	\$4,500	\$4,500
Hospital confinement (365 days per accident)	\$1,020/day	\$1,360/day
ICU confinement (15 days per accident)	\$2,720/day	\$2,720/day
Prosthetic device/Artificial limb (2 per accident)	\$2,100	\$2,800
Blood/Plasma	\$900	\$1,200
Transportation (3 per calendar year)	\$1,800	\$2,400
Family lodging (30 days per accident)	up to \$420/night	up to \$560/night
Burns	\$3,375	\$4,500
Tendon/Ligament	\$1,350	\$1,800
Dislocation	up to \$11,250	up to \$15,000
Eye injury	up to \$1,350	up to \$1,800
Fractures	up to \$11,250	up to \$15,000
Torn knee cartilage and ruptured disc	up to \$2,790	up to \$3,720
Torn rotator cuff	\$2,790	\$3,720
Internal injuries	\$2,835	\$3,780
Concussion	\$270	\$360
Lacerations	up to \$1,125	up to \$1,500
Follow-up physician visit (6 visits per accident)	up to \$240/visit	up to \$320/visit
Physical therapy (5 visits per accident)	\$60/visit	\$80/visit
Wellness*	\$60	\$75

Benefits are limited to one per accident unless noted differently.

## PRODUCT HIGHLIGHTS

Accidents are never part of the plan, that's why you plan on USAble Life. USAble Life's Accident plan offers you an additional layer of financial protection and pays you directly in the event of a covered accident.

- Two plan options to choose from
- Includes an annual Wellness benefit for covered preventative tests

## Accidental Death

Benefits	Plan 1	Plan 2
Covered Accidents	<b>Individual/ Spouse:</b> \$180,000 <b>Child:</b> \$90,000	<b>Individual/ Spouse:</b> \$240,000 <b>Child:</b> \$120,000
Common Carrier Accidents	<b>Individual/ Spouse:</b> \$675,000 <b>Child:</b> \$180,000	<b>Individual/ Spouse:</b> \$900,000 <b>Child:</b> \$240,000
<i>Accidental death must occur within 90 days after a covered accident.</i>		
<i>Additional benefits are included; see policy for details.</i>		

## Accident monthly premium

Options	Plan 1	Plan 2
Individual	\$14.22	\$18.04
Individual + Spouse	\$18.70	\$23.72
Individual + Children	\$21.62	\$27.40
Family	\$26.48	\$33.56



## Here's how it works:

You purchase Plan 2 and complete an annual wellness exam. Later that same year, an injury occurs. You fall off a ladder and suffer a fractured elbow. In addition to what your major medical insurance coverage paid, USAble Life's Accident plan will pay you:

- **\$75** for a wellness claim
- **\$1,200** for ambulance transport
- **\$400** for ER treatment
- **\$3,720** for a fractured elbow (open reduction)
- **\$400** for five physical therapy sessions

**\$5,795** in total cash benefits paid directly to you.

## Renewability and continuation

The policy is guaranteed renewable during your lifetime. USAble Life may change the established premium rate, but only if the rate is changed for all policies like yours in your state. The policy will not be issued to anyone 65 years of age or over. If you purchase the policy prior to your 65<sup>th</sup> birthday, you may continue coverage after age 65. 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 your death.

## Coverage effective date

Effective date means the date shown on the Policy Schedule page for all persons accepted for coverage at the time of issue, provided the application has been accepted and approved by us; the policy is issued; and the first premium has been paid; or the date shown by endorsement for all persons added to coverage after the policy has been issued. The effective date is assigned by USAble Life in accordance with our policy dating rules in effect at the time your policy is issued. The coverage provided by the policy will not be effective unless there has been no change in the health of any proposed insured person listed on the application between the date of the application and the effective date of the policy.

## Exceptions and limitations

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

1. Being exposed to war or any act of war, declared or undeclared, or serving in any of the armed forces.
2. Intentionally self-inflicting bodily injury or attempting suicide, while sane or insane.

3. Participating in any form of flight aviation other than as a fare-paying passenger in a fully licensed/passenger carrying aircraft.
4. Participating in, or attempting to participate in, an illegal activity that is defined as a felony as defined by the law of the jurisdiction in which the activity takes place.
5. Participating in any activity or event, including the operation of a vehicle, while under the influence of a narcotic (unless administered by a physician and taken according to the physician's instructions) or while intoxicated. "Intoxicated" means that condition as defined by the laws of the jurisdiction in which the accident occurred. Conviction is not necessary for a determination of being intoxicated.
6. Driving any commercial passenger-carrying or cargo vehicle, except school buses, for wage, compensation, or profit.
7. Mountaineering using ropes and/or other equipment, parachuting, or hang gliding.
8. Having cosmetic surgery or other elective procedures that are not medically necessary, or having dental treatment except as a result of injury.
9. Participating in any sport or activity for wage, compensation or profit; or racing any type vehicle in an organized event.
10. Having any sickness or declining process caused by sickness, including physical or mental infirmity or infection (except bacterial infection from a covered accidental injury).

## Read your policy carefully

This outline of coverage 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, 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.

*\*The Wellness benefit is not payable until 90 days after the policy's effective date and is payable only once per policy per calendar year.*

*Florida Blue is an Independent Licensee of the Blue Cross and Blue Shield Association. Supplemental, Life, and Disability products are offered by USAble Life. USAble Life is an independent company and operates separately from Florida Blue.*

*This document provides a brief description of USAble Life's Accident-only coverage. 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. USAble Life is the insurer and is solely responsible for the Accident policy form AEP (2-13) referenced here.*

*USAble Life<sup>SM</sup> is used with the consent of USAble Mutual Insurance Company.*

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