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About USABLE Life

USABLE Life is an independent insurance company headquartered in Little Rock, Arkansas. Our focus is on specialty insurance programs that support our Blue Cross partners' primary business of health insurance by providing products and services that complement the health and financial security of Blue Cross members.

Contact information

GBO Customer Service: 1-800-882-2824

Website: www.arkbluecross.com or USABLELife.com

Claim and change forms: YourDocumentCenter.com

Correspondence address: USABLE Life, P.O. Box 1650, Little Rock, AR 72203-1650

Supplemental features

USABLE Life's Accident, Critical Illness, and Hospital Confinement plans offer a variety of options that can play a valuable role in an overall financial security program. This product suite is available exclusively to producers of Arkansas Blue Cross and Blue Shield at www.arkbluecross.com.

Some highlights of the suite include:

- Coverage is available to the applicant and their dependents
- Cash benefits are paid directly to the policyholder or beneficiary to use as they choose
- Policy is guaranteed renewable as long as premiums are paid
- Rates don't increase due to age (policyholder is locked into age at effective date)
- Pays in addition to other insurance the policyholder may have
- Policy includes a 30-day 'free look' period, during which the policyholder can cancel and receive a refund

Product information

Highlights

- Pays cash in the event of hospitalization due to accident or sickness
- Two plan options to choose from

Plan design

During enrollment, the applicant/policyholder chooses a plan that will apply to covered persons on the policy.

	PLAN 1	PLAN 2
HOSPITAL CONFINEMENT PER DAY	UP TO \$50	UP TO \$50
SURGERY PER OPERATION	UP TO \$1,000	UP TO \$1,000
ANESTHESIA PERCENTAGE OF SURGERY BENEFIT	25%	25%
EMERGENCY ACCIDENT PER COVERED ACCIDENT	UP TO \$100	UP TO \$100
AMBULANCE GROUND/AIR	\$250/\$500	\$250/\$500
ANNUAL HOSPITAL ADMISSION	-	\$500
HOSPITAL INTENSIVE CARE UNIT PER DAY	-	UP TO \$100
SPECIFIED INJURIES	CONCUSSION	- \$15
	EYE INJURY	- UP TO \$75
	LACERATIONS	- UP TO \$125
	TENDON/LIGAMENT	- \$150
	TORN ROTATOR CUFF	- \$155
	TORN KNEE CARTILAGE/RUPTURED DISC	- UP TO \$155
	INTERNAL INJURIES	- \$315
	BURNS	- \$375
	FRACTURES/DISLOCATED JOINT	- UP TO \$625

Coverage tiers

During enrollment, the applicant/policyholder chooses the coverage tier.

- Individual
- Individual + Spouse
- Individual + Child
- Family

Effective dates

Benefits are effective on the first of the month following application (same month if applying on the first of the month).

Primary and spouse eligibility requirements

- 1) Age 18 – 64 on effective date
- 2) Arkansas resident and U.S. citizen (or have been issued a permanent residency visa and have lived in the U.S. for the last six months)

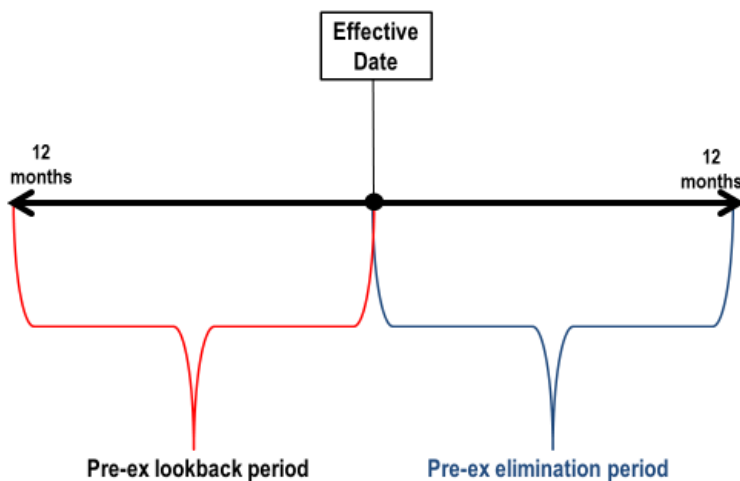
Child eligibility requirements

- 1) Unmarried natural child, stepchild, or legally adopted child (or placed for adoption)
- 2) Birth – 22 years on effective date

Exceptions and limitations

Pre-existing conditions

Benefits will not be paid for loss caused by pre-existing conditions during the first 12 months following the effective date of the insured's coverage if the insured's loss is caused by, contributed to by, or the result of a pre-existing condition. A pre-existing condition is one for which, in the 12 months before the effective date, the insured has received a diagnosis, treatment, medicine, or services.



Benefit reduction

Benefits do not reduce due to age.

Exclusions and limitations

The policy pays only for loss resulting from a covered sickness or accident as defined in the policy. It does not cover loss due to:

- 1) War or any act of war, declared or undeclared
- 2) Intentional self-inflicted injury or attempted suicide
- 3) Being engaged in an illegal occupation or felony
- 4) Routine physicals
- 5) Custodial, intermediate care, or rehabilitative confinement
- 6) Mental, nervous, or emotional disorder without organic origin
- 7) Alcoholism or drug addiction
- 8) The use of alcohol or drugs, unless taken as prescribed by a physician
- 9) Dental, elective, or cosmetic surgery or treatment, except as a result of a covered injury or congenital defect of a newborn child (including adopted children)
- 10) Hernia, tonsils, or adenoids during the first six months of coverage unless treated on an emergency basis
- 11) Well baby care
- 12) Voluntarily acting as an organ donor

Termination

Primary/policyholder: Coverage does not terminate due to age. No benefits are payable after the termination of this policy except for covered losses which occur before such termination. However, if the insured person is totally

disabled or confined to a hospital due to a condition covered by this policy at the time of termination, benefits shall continue during the term of such total disability or hospital confinement. See "Extension of Benefits" below.

Extension of benefits: If an insured person is totally disabled or confined to a hospital due to a covered condition on their termination date, the coverage provided for that insured person by this policy and any attached riders will be extended. During the extended coverage period, the applicable policy and rider provisions, exclusions, exceptions, and limitations will be the same as would have applied had coverage not terminated for such insured person. This extension is limited to confinement and/or expenses incurred:

- 1) For the injury or sickness which caused the total disability or hospital confinement;
- 2) During the uninterrupted continuance of the total disability or hospital confinement and shall be limited to the policy benefit period or payment of the maximum benefits.

For the purposes of this provision, total disability means the complete incapacity of the insured person, as the result of the covered injury or sickness:

- 1) To engage in any occupation for pay or profit for which he or she is or may become reasonably qualified by training, education, experience, age, and physical and mental capacity; or
- 2) If not employed, to engage in the normal activities of a person of the same age and sex who is free of any physical or mental disease or disorder; and
- 3) Which requires the regular care of a physician.

Spouse coverage: Spouse coverage will terminate on the next premium due date following the death of the policyholder or the date of the divorce decree. In these situations, USAble Life will renew the policy with the spouse as the primary insured as long as the spouse remains eligible for coverage and makes timely premium payments.

Child coverage: Coverage for each dependent child will terminate on the next premium due date following the earlier of (a) their 23rd birthday; (b) marriage; or (c) their termination of dependency upon you for support and maintenance.

Coordination of benefits

Hospital Confinement benefits do not coordinate with any other insurance the policyholder may have.

Underwriting

Underwriting process

During the enrollment process, the applicant will answer knockout health questions on the ABCBS portal. The automated underwriting assessment reviews and analyzes the applicants' responses to these health questions. The underwriting assessment will produce an instant decision.

The applicant should be advised before answering the questions to be as accurate as possible in their answers, as incorrect answers could lead to denial of a claim or rescission of coverage.

Underwriting authorization

To apply for Hospital Confinement insurance, the applicant must provide health information to determine eligibility for all applicants. .

Underwriting criteria

- Any applicant who is currently:
 - pregnant or undergoing treatment for infertility
 - confined in a penal institution; in a hospital or nursing home
 - unable to engage in regular and customary activities due to an injury or illness
 - under advice of by a licensed medical professional and has been recommended for confinement
- Any applicant confined within 12 months because of illness related to the following is not eligible:
 - Heart
 - Lungs
 - Liver
 - Kidney
 - Cerebral
 - Coronary or Peripheral Vascular system
 - Blood or Bone Marrow; Cancer; Rheumatoid Arthritis
 - Multiple Sclerosis
 - Parkinson's Disease
- In the last 10 years, any applicant who was diagnosed, treated for, or convicted of any of the following is not eligible:
 - Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), or Human Immunodeficiency Virus (HIV) infection, or other sickness or condition derived from such infection
 - Alzheimer's disease or Dementia
 - Diabetes (except during pregnancy)
 - Kidney or Renal Failure
 - Systemic Lupus Erythematosus
 - Muscular Dystrophy
 - Cystic Fibrosis
 - High Blood Pressure requiring treatment with more than 2 medications, or with readings in the past three months exceeding 149/94
 - alcohol or substance abuse
 - driving under the influence
- Height/weight examples:
 - A person that is 4' 9" weighing 90lbs would be approved
 - A person that is 4' 9" weighing 220lbs would be denied
 - A person that is 6' 0" weighing 120lbs would be approved
 - A person that is 6' 0" weighing 300lbs would be denied

- Applicants who have received an underwriting decision on the ABCBS portal cannot modify submitted answers to underwriting questions

#	Hospital Confinement questions
1	Are YOU currently pregnant or undergoing treatment for infertility; confined in a penal institution; in a hospital or nursing home; unable to engage in regular and customary activities due to an injury or illness; or has confinement been recommended by a licensed medical professional?
2	Within the past 12 months, have YOU been confined in a hospital or nursing home because of disease, disorder or illness related to the Heart; Lungs; Liver; Kidney; Cerebral, Coronary or Peripheral Vascular system; Blood or Bone Marrow; Cancer; Rheumatoid Arthritis; Multiple Sclerosis or Parkinson's Disease?
3	In the past 10 years have YOU been diagnosed with, treated by a licensed medical professional for, or taken medication for: Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), or Human Immunodeficiency Virus (HIV) infection, or other sickness or condition derived from such infection; Alzheimer's disease or Dementia; Diabetes (except during pregnancy); Kidney or Renal Failure; Systemic Lupus Erythematosus; Muscular Dystrophy; Cystic Fibrosis; High Blood Pressure requiring treatment with more than 2 medications, or with readings in the past three months exceeding 149/94; alcohol or substance abuse, or been convicted of DUI?

Claims

Claims forms and correspondence

Claims forms are available through any of the channels below:

- Online: YourDocumentCenter.com
- Customer Service: 1-800-370-5856

Proof of loss

Written proof of loss must be given to USABLE Life within 90 days after such loss. If it was not reasonably possible to give written proof in the time required, USABLE Life will not reduce or deny the claim for this reason if the proof is filed as soon as reasonably possible. In any event, the proof required must be given no later than one year from the time specified unless the claimant was legally incapacitated.

Payment of claims

All benefits will be paid to the policyholder. Any benefits unpaid at the policyholder's death will be paid to the designated beneficiary. If there is no named beneficiary living at the policyholder's death, USABLE Life may pay any amount due to one of the following classes of survivors: (1) spouse; (2) surviving children in equal shares; (3) mother and/or father; (4) brother and/or sister; or (5) policyholder's estate. At USABLE Life's option, an amount up to the maximum allowable by the state laws of the covered person's state of residence may be paid to any person who incurred funeral or other expenses related to the last illness or death of the covered person.

Administration

Licensing and appointment

To sell these products in the state of Arkansas, the producer must be licensed in Arkansas and appointed with USABLE Life. Please contact licensing@usablelife.com for appointment information.

Commissions

GBO pays commissions on behalf of USABLE Life. ABCBS managers have access to agent commission information on the portal.

Taxability

Benefits may (or may not) be taxable as income to the recipients. A tax advisor should be consulted regarding tax impacts.

Effective Date

Benefits are effective on the first of the following month after enrollment. All subsequent charges are 7 days in advance of the next coverage period.

Billing

Premium payments: Ongoing premium payments are paid to GBO via monthly bank draft or credit/debit card, and no billing statement will be mailed.

Example:

Enrollment date: 6.6.19

Effective date: 7.1.19

- First charge on 6.6.19
- Second charge on 7.24.19
- Third charge on 8.24.19
- Etc.

Payment information must be submitted during the enrollment process.

Grace period: A 31-day grace period will apply to the payment of premiums, during which the policy will stay in force. After the end of the grace period, the policy is terminated.

For billing questions, contact [GBO](#) at 1-800-882-2824

Policy Issuance

Policies are issued at the time of enrollment through the GBO portal.

Policy maintenance

Increases and changes in coverage

To increase or make a change to existing coverage, the policyholder should contact GBO and initiate the request or download the form and submit the change.

Beneficiary changes

A beneficiary can be designated during the enrollment process on the ABCBS portal. To change an existing beneficiary designation, the policyholder should contact GBO and initiate the request or download the form and submit the change.

Replacement

Current policyholders should contact USABLE Life directly to replace an existing USABLE Life policy.

Rates

Hospital Confinement rates are based on the age of the primary/policyholder. Upon policy purchase, rates do not increase due to age, and the policyholder is locked into the age at which they bought the policy.

Monthly rates are included below.

PLAN 1

MONTHLY RATES	ISSUE AGE	18-29	30-39	40-49	50-59	60-64
	INDIVIDUAL	\$12.86	\$15.56	\$18.40	\$19.46	\$25.34
	INDIVIDUAL + SPOUSE	\$25.64	\$31.20	\$36.82	\$38.96	\$50.72
	INDIVIDUAL + CHILDREN	\$25.86	\$28.90	\$28.34	\$27.16	\$37.58
	INDIVIDUAL + FAMILY	\$34.78	\$42.86	\$45.22	\$46.46	\$58.46

PLAN 2

MONTHLY RATES	ISSUE AGE	18-29	30-39	40-49	50-59	60-64
	INDIVIDUAL	\$23.44	\$27.50	\$32.12	\$35.84	\$50.64
	INDIVIDUAL + SPOUSE	\$46.72	\$55.16	\$64.18	\$71.60	\$101.42
	INDIVIDUAL + CHILDREN	\$52.82	\$57.20	\$54.14	\$52.82	\$72.64
	INDIVIDUAL + FAMILY	\$67.66	\$81.02	\$83.02	\$88.26	\$118.78

USABLE Life may change the premium rate, but only if the rate is changed for all like policies in Arkansas.

Policy definitions

Term	Policy definition
Ambulance	Benefit is payable for ground or air ambulance transportation if a licensed professional ambulance company transports the insured person to or from a hospital or between medical facilities due to a covered accident and within 30 days of the covered accident. Pays for air ambulance transportation to or from a hospital or between medical facilities within 72 hours of the accident. USABLE Life will pay this amount once per accident.
Burns	Benefit is payable for treatment of a second-degree burn which covers at least 36% of the body surface or for a third-degree burn which covers at least nine square inches of the body surface. Treatment must be received within 72 hours after the accident. This benefit is paid once per accident.
Concussion	Benefit is payable for treatment for a concussion sustained in a covered accident. Concussion must result in electroencephalogram abnormality within 30 days after the accident.
Confined Confinement or	Medically necessary care as a resident bed patient in a hospital because of a covered accident or sickness. It must be for at least 12 hours in the same facility. A physician must recommend and supervise the confinement. Confinement does not mean care as an outpatient or in an emergency or observation room.
Covered Accident	Accidental bodily injury which: <ol style="list-style-type: none"> 1) Is sustained on or after the effective date of coverage 2) Is the direct cause of the loss independent of sickness, disease, bodily infirmity, or any other cause 3) Occurs while the policy is in force
Dislocation (separated joint)	<p>Pays the benefit amount shown below for a dislocation (completely separated joint) diagnosed by a physician within 30 days after the accident. It can be corrected by open (surgical) or closed (non-surgical) reduction and without anesthesia by a physician.</p> <p>If the insured person receives more than one dislocation in a covered accident, USABLE Life will pay for all dislocations. However, USABLE Life will pay no more than 150% of the amount for the joint involved that has the highest benefit amount.</p> <p>If the insured person receives a fracture and a dislocation in the same accident, USABLE Life will pay for both. However, USABLE Life will pay no more than 150% of the amount for the bone or joint involved which has the highest benefit amount.</p> <p>If a physician diagnoses the dislocation as an incomplete dislocation, USABLE Life will pay 25% of the amount shown for the joint involved. An incomplete dislocation is a dislocation in which the joint is not completely separated.</p>

	Loss	Open	Closed	Without Anesthesia
	Hip	\$625	\$155	\$40
	Knee	\$155	\$60	\$15
	Shoulder	\$155	\$60	\$15
	Collar Bone	\$250	\$50	\$15
	Ankle or Foot	\$155	\$50	\$15
	Lower Jaw	\$155	\$80	\$20
	Wrist	\$125	\$60	\$15
	Elbow	\$125	\$60	\$15
	Toe or Finger	\$30	\$15	\$5
Effective Date	The date shown on the Policy Schedule for all covered persons accepted for coverage at the time of issue provided the application has been accepted and approved by US Able Life, the policy has been issued and the full first premium has been paid; or the date shown by endorsement for all covered persons added to coverage after the policy has been issued. The effective date is assigned by US Able Life in accordance with our policy dating rules in effect at the time this policy is issued. The coverage provided by this policy will not be effective unless there has been no change since the date of the application and the effective date of the policy in the health of any proposed covered person listed on the application.			
Emergency Accident	Treatment received from a covered accident in a hospital emergency room, physician's office, or standalone emergency center within 72 hours after the accident.			
Eye Injury	Benefit is payable if the insured person sustains an eye injury requiring surgery or removal of a foreign object within 30 days of the accident. US Able Life will pay this amount for each covered accident. An examination with anesthesia will not be considered surgery.			
Fracture (broken bone)	<p>Benefit is payable for treatment of a fracture (a break in a bone which can be seen by X-ray) diagnosed by a physician within 14 days after the accident. The fracture must require open (surgical) or closed (non-surgical) reduction by a physician.</p> <p>If the insured person receives more than one fracture in a covered accident, and they require open or closed reduction, US Able Life will pay for all fractures. However, US Able Life will pay no more than 150% of the amount for the bone involved, which has the highest benefit amount.</p> <p>If a physician diagnoses the fracture as a chip fracture, US Able Life will pay the amount shown for the bone involved. A chip fracture is a fracture in which a piece of the bone is broken off near a joint at a place where a ligament is usually attached.</p>			

If the insured person receives a fracture and a dislocation in the same accident, USABLE Life will pay for both. However, USABLE Life will pay no more than 150% of the amount for the bone or joint involved that has the highest benefit amount.

Loss	Open	Closed	Chip Fractures
Hip	\$625	\$315	\$40
Leg	\$315	\$160	\$20
Hand (excluding fingers)	\$155	\$80	\$10
Foot (excluding toes/heel)	\$155	\$80	\$10
Wrist	\$155	\$80	\$10
Elbow	\$155	\$80	\$10
Shoulder blade	\$155	\$80	\$10
Forearm	\$155	\$80	\$10
Ankle or kneecap	\$155	\$80	\$10
Sternum or lower jaw	\$155	\$80	\$10
Vertebrae (body of)	\$315	\$160	\$20
Pelvis (excluding coccyx)	\$315	\$160	\$20
Upper jaw	\$185	\$90	\$12
Upper arm	\$185	\$90	\$12
Face (excluding nose)	\$185	\$90	\$12
Rib or ribs	\$315	\$35	\$20
Nose, heel, or fingers	\$155	\$35	\$10
Coccyx	\$65	\$35	\$4
Toes	\$65	\$35	\$4
Vertebral process	\$315	\$50	\$20
Skull			

	Depressed	\$470	\$470	\$470	
	Simple	\$155	\$155	\$155	
Hospital	<p>A primary care institution operated pursuant to law, which is licensed or approved as a hospital by the responsible state agency. It must have organized facilities on its premises to provide first-level treatment of sick and injured persons on an inpatient basis for which a charge is made. Organized facilities include emergency services, admission services, clinical laboratory, diagnostic X-ray, and surgical services. Treatment facilities for emergency, medical, and surgical services must be provided within the institution. The institution must provide 24-hour nursing services by or under the supervision of a licensed graduate registered nurse on duty or call and be supervised by a staff of one or more physicians. It must maintain on its premises the patient's written history and medical records.</p> <p>Not included in the term hospital is an institution or part of an institution which is licensed or used principally (a) for the treatment or care of drug addicts or alcoholics; or (b) as a clinic, continued or extended care hospital or rehabilitation facility, convalescent home, rest home, skilled nursing facility, or home for the aged; or (c) as a stand-alone psychiatric facility.</p>				
Hospital Admission	Benefit is payable if the insured person is admitted to a hospital and confined because of injuries received in a covered accident. The insured person must become confined as a resident bed patient to a hospital within 30 days after the accident. This benefit is payable once per hospital confinement and only once per calendar year per covered person				
Hospital Intensive Care Unit (ICU)	<p>A place which (a) is a specifically designated area of the hospital that provides the highest level of medical care and is restricted to patients who are critically ill or injured and who require intensive, comprehensive observation and care; (b) is separate and apart from the surgical recovery room and from rooms, beds, and wards customarily used for patient confinement; (c) is permanently equipped with special lifesaving equipment for the care of the critically ill or injured; (d) is under constant and continuous observation by a specially trained nursing staff assigned exclusively to the unit on a 24-hour basis; and (e) has a physician assigned to the unit on a full-time basis.</p> <p>Notwithstanding the above, an intensive care unit is not any of the following step down units: (a) a progressive care unit, (b) an intermediate care unit, (c) a private monitored room, (d) sub-acute intensive care unit, (e) an observation unit, (f) a telemetry unit, or (g) any facility not meeting the definition of a hospital intensive care unit as defined above.</p>				
Injury	<p>Only accidental bodily injury which:</p> <ol style="list-style-type: none"> 1) Is sustained on or after the effective date of coverage 2) Is the direct cause of the loss independent of sickness, disease, bodily infirmity, or any other cause 3) Occurs while the policy is in force <p>All injuries sustained in any one accident and all complications and recurrence of complications are considered to be a single "injury."</p>				
Internal Injuries	Benefit is payable for internal injuries resulting in open abdominal, hernia, or thoracic surgery within 30 days after the accident.				
Knee Cartilage -	Pays the benefit shown below if the insured person receives the treatment listed for a torn				

Torn	knee cartilage. The injury must be treated by a physician within 60 days of the accident, and a physician must repair it through surgery within one year after the accident. Only one payment amount under this benefit will be paid.	
	Loss	Amount
	Exploratory surgery without repair	\$75
	Surgical repair	\$155
Lacerations	Pays the benefit amount shown below if the insured person receives the treatment listed for a laceration (a cut) sustained in a covered accident. The injury must be repaired by a physician within 72 hours of the accident.	
	Length of lacerations	Amount
	Single laceration less than two inches	\$15
	Total of all lacerations:	
	At least two inches but not more than six inches	\$65
	Over six inches (total of all lacerations)	\$125
	Laceration(s) not requiring stitches, staples, or glue	\$8
Pre-existing Condition	<p>A sickness or injury which is diagnosed or for which treatment is received within the 12-month period before the effective date of coverage for each insured person; or a pregnancy existing on the effective date of coverage. Conditions which are fully disclosed to US Able Life on the application and not excluded or limited by US Able Life in the policy are not considered pre-existing conditions. "Treatment" means consultation, care, or services provided by a physician including diagnostic measures and taking prescription drugs and medicines.</p> <p>Routine follow-up care to determine whether a breast cancer has recurred in a person who has been previously determined to be free of breast cancer does not constitute medical advice, diagnosis, care, or treatment for purposes of determining pre-existing conditions unless evidence of breast cancer is found during or as a result of the follow-up care.</p>	
Ruptured Disc	Benefit is payable if the insured person receives the treatment listed for a ruptured disc. A ruptured disc is a herniated, ruptured, or prolapsed intervertebral disc that is diagnosed by myelography, computed tomography (CT), or magnetic resonance imaging (MRI). A physician must treat it within 60 days after the accident. It must be repaired through surgery by a physician within one year after the accident.	
Sickness	Any illness, infection, disease, pregnancy, or any other abnormal physical condition that is not caused by an injury.	
Tendon/Ligament	<p>Benefit is payable if the insured person receives one or more injured tendons or ligaments in a covered accident. The tendon or ligament must be torn, ruptured, or severed. A physician must repair it through surgery within one year after the accident.</p> <p>If the insured person is in an accident and receives a fracture or a dislocation and tears, ruptures, or severs a tendon or ligament, US Able Life will pay only one benefit. US Able Life will pay the larger of either the Tendon/Ligament benefit, the Fracture benefit, or the Dislocation benefit.</p>	
Torn Rotator Cuff	Benefit is payable for surgery to repair one or two rotator cuffs. A physician must repair the torn rotator cuff through surgery within 90 days after the accident.	

