



Arkansas
BlueCross BlueShield

An Independent Licensee of the Blue Cross and Blue Shield Association



CONSUMER AGENT GUIDE

Accident, Critical Illness, and Hospital Indemnity

For internal use only.

USable Life is an independent company providing life, disability, and supplemental products for which it is solely responsible. USable Life does not sell Arkansas Blue Cross and Blue Shield products.

USable LifeSM



Protection and peace of mind

Arkansas Blue Cross and Blue Shield and USABLE Life are partners in offering ancillary benefits that complement your health plan. USABLE Life provides the local service you expect from a Blue-focused carrier, and we deliver peace of mind when you need it the most. Complement your health insurance with any or all of our supplemental plans today — **Accident, Critical Illness, or Hospital Indemnity.**



Protect your income

- Developed to complement your health insurance and protect your income
- Covers unexpected medical events
- Pays cash directly to you
- Pays in addition to any other insurance



Tailored to meet your needs

- Multiple plan options
- Can be used to cover medical and non-medical expenses
- Available for individuals, spouses, and dependents
- Policy is guaranteed renewable as long as premiums are paid on time



The brand you trust

- 70 years of experience
- Focused on your health and financial well-being
- The Blue brand is preferred 2x more for all benefits¹

¹Oliver Wyman Consumer Ancillary Benefits Survey, 2017.



Frequently Asked Questions

General Coverage

1. **For spouse and dependent coverage, is the primary insured the automatic beneficiary?**

Yes.

2. **How long does the insured have to add a newborn child to their coverage?**

A newborn can be added within 90 days of birth with no underwriting required. After 90 days, underwriting is required to add a child to Critical Illness and Hospital Indemnity Plans, but not Accident Plans.

Accident Insurance

1. **Does the Accident Plan cover injuries that occur while on the job?**

USABLE Life's Accident Plan covers injuries that occur both on and off the job, with a few exceptions:

- Professional sports: participating in any sport or activity for wage, compensation or profit; or racing any type vehicle in an organized event
- Commercial driving: driving any commercial passenger-carrying or cargo vehicle (except school buses) for wage, compensation, or profit
- Pilot or aviation support: participating in any form of flight aviation other than as a fare-paying passenger in a fully licensed/passenger-carrying aircraft

A full list of exclusions can be found in the Field Reference Manual (FRM) and the policy.

Critical Illness Insurance

1. **Is a dependent child eligible for the \$15,000 benefit?**

Dependent children are only eligible for benefits of \$5,000 or \$10,000. Only the primary insured and spouse can elect a benefit up to \$15,000 (\$5,000, \$10,000, or \$15,000).

Hospital Indemnity Insurance

1. **If an applicant is pregnant prior to the effective date, can they get coverage?**

A person who is pregnant on the effective date is not eligible to apply for coverage and the application process will need to be postponed.

If the covered person becomes pregnant after the effective date, they will be eligible for confinement and surgery benefits (*surgery benefit varies based on type of delivery*). Under Plan 2, they will also be eligible for hospital admission benefits.

2. **What benefits are payable for newborns?**

Newborns are covered for up to five days of routine nursery care (*daily confinement benefits*) upon birth, but the \$500 hospital admission benefit under Plan 2 is not payable for newborns.

3. **When an insured has a surgery payout, does it pay for outpatient surgery or inpatient only?**

Payment is made for both inpatient and outpatient surgery and is based on a schedule of surgical procedures, paying up to \$1,000 per operation. Refer to your policy for a list of eligible surgical benefits.

Commission Structure

1. **Is the commission structure for external agents with the agent broker representative (ABR) the same for external agents with the individual broker representative (IBR)?**

If an external broker sells one of the retail plans, they earn a 60% commission the first year. External agents selling group plans earn first-year commissions of 55% for Critical Illness and 45% for Accident and Hospital Indemnity Plans.



Arkansas
BlueCross BlueShield

An Independent Licensee of the Blue Cross and Blue Shield Association



Enroll at arkbluecross.com/supplemental today!

ACCIDENT INSURANCE

USAble Life™

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 [Plan 2](#) (see outline of coverage) Accident Policy. 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:

- **\$150** for ambulance transportation
- **\$105** for Emergency Room treatment
- **\$310** for a fractured elbow
- **\$630** for internal injuries
- **\$60** for two follow-up physician visits
- **\$150** for five physical therapy sessions

\$1,405 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

US Able Life is an independent company providing life, disability, and supplemental products for which it is solely responsible. US Able Life does not sell Arkansas Blue Cross and Blue Shield products.



	Plan 1	Plan 2
Accident		
Physician Follow-up (<i>per visit, up to six per year</i>) ¹	up to \$20	up to \$30
Physical Therapy (<i>per visit, up to five per year</i>) ¹	\$20	\$30
Medical Appliance ¹	\$70	\$105
Transportation (<i>up to three trips per year</i>)	\$300	\$450
Family Lodging (<i>per night, up to 30 days</i>) ¹	up to \$70	up to \$105
Prosthetic Device or Artificial Limb (<i>one device or limb/ t</i>) ¹	\$350/\$700	\$525/\$1,050
Hospital		
Ambulance (<i>ground/air</i>) ¹	\$100/\$750	\$150/\$1,125
Hospital Admission (<i>one per year</i>)	\$1,250	\$1,500
Hospital Confinement (<i>standard up to 365 days/ICU up to 15 days</i>)	\$195/\$300	\$325/\$500
Blood/Plasma		\$150
Accident Treatment		
Burns ¹	n/a	\$750
Tendon/Ligament	n/a	\$300
Eye Injury ¹	n/a	up to \$150
Torn Knee Cartilage/Ruptured Disc ¹	n/a	up to \$310
Fractures/Dislocated Joint	n/a	up to \$1,250
Torn Rotator Cuff	n/a	\$310
Internal Injuries	n/a	\$630
Concussion	n/a	\$30
Lacerations	n/a	up to \$250
Major Diagnostic Exam ¹	\$100	\$150
Emergency Treatment (<i>individual/spouse/child</i>) ¹	\$70/\$70/\$40	\$105/\$105/\$60
Emergency Dental Work (<i>broken tooth, crown/extraction</i>) ¹	\$100/\$30	\$150/\$45

	INDIVIDUAL/SPOUSE	CHILD(REN)
Optional Accidental Death²		
Covered accident	\$100,000	\$32,500
Common carrier accident	\$375,000	\$65,0
Optional Accidental Dismemberment³		
Loss of one member ⁴	\$25,000	\$9,500
Loss of two members ⁴	\$100,000	\$32,500
Loss of one or more fingers or toes	\$5,000	
Optional Loss Treatment		
Paralysis-quadruplegia	\$32,500	\$32,500
Paralysis-paraplegia	\$16,250	\$16,250
Coma	\$32,500	\$32,500

	Plan 1	Plan 2	OPTIONAL AD&D
Accident Monthly Premium			
Individual	\$9.38	\$17.12	\$5.20
Individual + Spouse	\$12.46	\$22.72	\$6.60
Individual + Children	\$13.40	\$24.42	\$7.20
Family	\$16.52	\$30.04	\$8.60



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
- 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, 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 Arkansas.

Ready to enroll?

Visit us online at
arkbluecross.com/supplemental
OR contact your Arkansas
Blue Cross or USABLE Life
representative today!

Our Company complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-844-662-2276. CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-844-662-2276.

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.

¹Payable once per accident per person

²Accidental death must occur within 90 days of a covered accident

³Accidental dismemberment must occur within 90 days of a covered accident

⁴A member is a hand, foot, eyesight, speech, or hearing



Rated "A" (excellent) by A.M. Best
for ten consecutive years



Recognized as one of the "Ward's 50"
L&H Top Performers



Accident product highlights

USable Life's Accident Plan offers an additional layer of financial protection and pays the member directly in the event of a covered accidental injury. The plan allows the option of choosing coverage to fit the needs of the individual.

- Pays cash directly to the individual
- Pays an accidental death benefit
- Can be used to cover medical and nonmedical expenses
- Pays in addition to any other insurance they may have
- Available for individuals, spouses, and dependent children
- Policy is guaranteed renewable as long as premiums are paid on time

Eligibility

Primary applicant

- Age 18 to 64 years
- 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)
- No driver's license suspension or revocation within the past five years

Spouse/dependents

- Spouses age 18 to 64 years
- Dependents age birth to age 23 years
- No driver's license suspension or revocation within the past five years

Underwriting assessment

- No underwriting

Live life. You're covered.†

USable Life's Accident Plan provides peace of mind by preparing individuals and families for the unexpected. USable Life will cover individuals, spouses, and children if they suffer an injury from a sports activity or doing something as simple as falling off a bike.

Your client can rest assured that USable Life is dedicated to delivering on its promise. We honor our commitment to process and pay claims with the greatest care and integrity. Your clients can feel secure in knowing that when they buy insurance from us, that is exactly what they will get. It is our assurance — our pledge — that we will be there when your client needs us most.

How it works

For example, the individual purchases our **Plan 2** (see table on page 2) Accident Policy. Later that same year, an injury occurs. They fall off a ladder and suffer a fractured elbow and internal injuries. In addition to what their major medical insurance pays, USable Life's Accident Plan will pay:

- **\$150** for ambulance transportation
- **\$105** for emergency room treatment
- **\$310** for a fractured elbow
- **\$630** for internal injuries
- **\$60** for two follow-up physician visits
- **\$150** for five physical therapy sessions

→ **\$1,405 in total cash benefits paid directly to the individual.**

Target audience

- Individuals with a high-deductible medical plan
- Individuals with children living in the household
- Individuals who play organized sports (or have children who do)
- Older adults under the age of 65

Questions to ask

- Could you afford to pay your bills if there was a medical emergency?
- How much could you afford to pay for unexpected expenses if you had an accident?
- Could you afford to miss work if you, your spouse, or dependents had an accident?

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
- US Able 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
- 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

ACCIDENT	PLAN 1	PLAN 2
Physician follow-up (per visit)	up to \$20	up to \$30
Physical therapy (per session)	\$20	\$30
Medical appliance	\$70	\$105
Transportation	\$300	\$450
Family lodging (per night)	up to \$70	up to \$105
Prosthetic device or artificial limb (1 device or limb/ 2+ devices or limbs)	\$350/\$700	\$525/\$1,050
HOSPITAL	PLAN 1	PLAN 2
Ambulance (ground/air)	\$100/\$750	\$150/\$1,125
Hospital admission	\$1,250	\$1,500
Hospital confinement (per day, standard/intensive care unit)	\$195/\$300	\$325/\$500
Blood/plasma	\$100	\$150
ACCIDENT TREATMENT	PLAN 1	PLAN 2
Burns	n/a	\$750
Tendon/ligament	n/a	\$300
Eye injury	n/a	up to \$150
Torn knee cartilage/ruptured disc	n/a	up to \$310
Fractures/dislocated joint	n/a	up to \$1,250
Torn rotator cuff	n/a	\$310
Internal injuries	n/a	\$630
Concussion	n/a	\$30
Lacerations	n/a	up to \$250
Major diagnostic exam	\$100	\$150
Emergency treatment (individual/spouse/child)	\$70/\$70/\$40	\$105/\$105/\$60
Emergency dental work (broken tooth) crown/extraction	\$100/\$30	\$150/\$45
OPTIONAL ACCIDENTAL DEATH ¹	PLAN 1	PLAN 2
Covered accident	\$100,000	\$32,500
Common carrier accident	\$375,000	\$65,000
OPTIONAL ACCIDENTAL DISMEMBERMENT ²	PLAN 1	PLAN 2
Loss of one member ³	\$100,000	\$32,500
Loss of two members ³	\$25,000	\$9,500
Loss of one or more fingers or toes	\$5,000	\$1,500
OPTIONAL LOSS/TREATMENT	PLAN 1	PLAN 2
Paralysis-quadruplegia	\$32,500	\$32,500
Paralysis-paraplegia	\$16,250	\$16,250
Coma	\$32,500	\$32,500

INTENDED FOR AGENT USE ONLY

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¹Accidental death must occur within 90 days of a covered accident

²Accidental dismemberment must occur within 90 days of a covered accident

³A member is a hand, foot, eyesight, speech, or hearing

LIVE LIFE.
YOU'RE COVERED.®

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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 that can be used to help cover medical and non-medical expenses associated with an accidental injury
- 24 hour coverage that pays for accidents that occur on or off the job

Plan design

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

	Plan 1	Plan 2
Accident		
Physician Follow-up <i>(per visit, up to six per year)</i> ¹	up to \$20	up to \$30
Physical Therapy <i>(per visit, up to five per year)</i> ¹	\$20	\$30
Medical Appliance ¹	\$70	\$105
Transportation <i>(up to three trips per year)</i>	\$300	\$450
Family Lodging <i>(per night, up to 30 days)</i> ¹	up to \$70	up to \$105
Prosthetic Device or Artificial Limb <i>(one device or limb/ two+ devices or limbs)</i> ¹	\$350/\$700	\$525/\$1,050
Hospital		
Ambulance <i>(ground/air)</i> ¹	\$100/\$750	\$150/\$1,125
Hospital Admission <i>(one per year)</i>	\$1,250	\$1,500
Hospital Confinement <i>(standard up to 365 days/ICU up to 15 days)</i>	\$195/\$300	\$325/\$500
Blood/Plasma	\$100	\$150
Accident Treatment		
Burns ¹	n/a	\$750
Tendon/Ligament	n/a	\$300
Eye Injury ¹	n/a	up to \$150
Torn Knee Cartilage/Ruptured Disc ¹	n/a	up to \$310
Fractures/Dislocated Joint	n/a	up to \$1,250
Torn Rotator Cuff	n/a	\$310
Internal Injuries	n/a	\$630
Concussion	n/a	\$30
Lacerations	n/a	up to \$250
Major Diagnostic Exam ¹	\$100	\$150
Emergency Treatment <i>(individual/spouse/child)</i> ¹	\$70/\$70/\$40	\$105/\$105/\$60
Emergency Dental Work <i>(broken tooth, crown/extraction)</i> ¹	\$100/\$30	\$150/\$45

	Plan 1	Plan 2
Optional Accidental Death¹		
Covered accident	\$100,000	\$32,500
Common carrier accident	\$375,000	\$65,000
Optional Accidental Dismemberment²		
Loss of one member ³	\$25,000	\$9,500
Loss of two members ⁴	\$100,000	\$32,500
Loss of one or more fingers or toes	\$5,000	\$1,500
Optional Loss Treatment		
Paralysis-quadruplegia	\$32,500	\$32,500
Paralysis-paraplegia	\$16,250	\$16,250
Coma	\$32,500	\$32,500

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

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

Exclusions and limitations

This policy pays only for loss resulting from a Covered Accident as defined in this policy. It does not cover injury incurred as a result of the 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, whether charged or not; or being incarcerated in any type of penal institution
- 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 a sickness, including physical or mental infirmity or infection (except bacterial infection from a covered accidental injury)

Termination

Primary/policyholder: Coverage does not terminate due to age. No benefits are payable after the termination of this policy except for covered losses incurred before such termination. Provided, 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 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, US Able 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

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

Underwriting

Driver's license history

During the enrollment process, a question regarding driver's license suspension or revocation to confirm the applicant's eligibility for Accident insurance will be asked.

If any applicants have had their driver's license suspended or revoked within 5 years, the entire application will be declined.

Underwriting process

During the enrollment process, the applicant will answer knockout 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.

1. Within the past 5 years, has any applicant had their driver's license suspended or revoked?
2. Is any applicant unable to engage in their regular and customary activities due to an injury or sickness?

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 our 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 and can be accessed 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 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

Accident monthly rates are included below.

	Plan 1	Plan 2	OPTIONAL AD&D
Accident Monthly Premium			
Individual	\$9.38	\$17.12	\$5.20
Individual + Spouse	\$12.46	\$22.72	\$6.60
Individual + Children	\$13.40	\$24.42	\$7.20
Family	\$16.52	\$30.04	\$8.60

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. US Able Life will pay this amount once per accident.
Blood and Blood Plasma	Benefit is payable for transfusions of whole blood and blood products, which are limited to red blood cells, platelets, fresh frozen plasma, cryoprecipitate, and leukocytes including the processing, typing, cross-matching, and administration of the blood or blood products if given within 30 days of the accident. US Able Life will pay this amount once per covered 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.
Common Accident Carrier	The insured person is injured in a covered accident while a fare-paying passenger on a common carrier. Common carrier vehicles are limited to commercial airplanes, trains, buses, trolleys, subways, ferries, and boats that operate on a regularly scheduled basis between predetermined points or cities. Taxis and privately chartered vehicles are not considered common carrier vehicles.
Confined Confinement or	Medically necessary care as a resident bed patient in a hospital because of a covered accident. 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.
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.
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)	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>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> <table border="1" data-bbox="488 632 1211 1163"> <thead> <tr> <th>Loss</th> <th>Open</th> <th>Closed</th> <th>Without Anesthesia</th> </tr> </thead> <tbody> <tr> <td>Hip</td> <td>\$1,250</td> <td>\$310</td> <td>\$80</td> </tr> <tr> <td>Knee</td> <td>\$310</td> <td>\$120</td> <td>\$30</td> </tr> <tr> <td>Shoulder</td> <td>\$310</td> <td>\$120</td> <td>\$30</td> </tr> <tr> <td>Collar Bone</td> <td>\$500</td> <td>\$100</td> <td>\$30</td> </tr> <tr> <td>Ankle or Foot</td> <td>\$310</td> <td>\$100</td> <td>\$30</td> </tr> <tr> <td>Lower Jaw</td> <td>\$310</td> <td>\$160</td> <td>\$40</td> </tr> <tr> <td>Wrist</td> <td>\$250</td> <td>\$120</td> <td>\$30</td> </tr> <tr> <td>Elbow</td> <td>\$250</td> <td>\$120</td> <td>\$30</td> </tr> <tr> <td>Toe or Finger</td> <td>\$60</td> <td>\$30</td> <td>\$10</td> </tr> </tbody> </table>	Loss	Open	Closed	Without Anesthesia	Hip	\$1,250	\$310	\$80	Knee	\$310	\$120	\$30	Shoulder	\$310	\$120	\$30	Collar Bone	\$500	\$100	\$30	Ankle or Foot	\$310	\$100	\$30	Lower Jaw	\$310	\$160	\$40	Wrist	\$250	\$120	\$30	Elbow	\$250	\$120	\$30	Toe or Finger	\$60	\$30	\$10
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Effective Date	<p>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 USABLE 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 USABLE 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.</p>																																								
Emergency Dental Work	<p>Benefit is payable for treatment begun within 30 days after the accident, limited to one benefit per person per accident.</p>																																								
Emergency Treatment	<p>Pays the actual charges, up to the benefit amount for treatment in an emergency room, physician's office, or standalone emergency center within 72 hours of the accident. This benefit is payable once per 24-hour period and only once per covered accident per covered person.</p>																																								

	<p>If the treatment received is for either the removal of a foreign body from the eye or for a laceration which is not repaired with stitches, staples, or glue, the maximum benefit paid will be \$63 for Plan 1 or \$84 for Plan 2 for this benefit and the Follow-Up Physician Visit benefit combined.</p>												
Eye Injury	<p>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. USABLE Life will pay this amount for each covered accident. An examination with anesthesia will not be considered surgery.</p>												
Family Lodging	<p>Benefit is payable per night for a single motel/hotel room for a member of the immediate family to accompany the covered person if treatment of injuries sustained in a covered accident requires non-local hospital confinement. The hospital and motel/hotel must be more than 100 miles from the residence of the covered person. This benefit is payable up to 30 days per accident and only during the time the injured covered person is confined in the hospital.</p>												
Follow-up Physician Visit	<p>Pays actual charges up to the benefit amount for each follow-up visit for injuries sustained in a covered accident. The benefit is limited to one visit per day and a maximum of six visits per accident per person. Treatment must be over and above emergency treatment administered in the first 72 hours following the accident and must begin within 30 days of the covered accident or discharge from the hospital. Treatment must be furnished by a physician in a physician's office or in a hospital on an outpatient basis. This benefit is not payable for the same visit that the Physical Therapy benefit is paid.</p>												
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, USABLE Life will pay for all fractures. However, USABLE 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, USABLE 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> <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.</p> <table border="1" data-bbox="488 1623 1089 1854"> <thead> <tr> <th>Loss</th> <th>Open</th> <th>Closed</th> <th>Chip Fractures</th> </tr> </thead> <tbody> <tr> <td>Hip</td> <td>\$1,250</td> <td>\$630</td> <td>\$80</td> </tr> <tr> <td>Leg</td> <td>\$630</td> <td>\$320</td> <td>\$40</td> </tr> </tbody> </table>	Loss	Open	Closed	Chip Fractures	Hip	\$1,250	\$630	\$80	Leg	\$630	\$320	\$40
Loss	Open	Closed	Chip Fractures										
Hip	\$1,250	\$630	\$80										
Leg	\$630	\$320	\$40										

Hand (excluding fingers)	\$310	\$160	\$20
Foot (excluding toes/heel)	\$310	\$160	\$20
Wrist	\$310	\$160	\$20
Elbow	\$310	\$160	\$20
Shoulder blade	\$310	\$160	\$20
Forearm	\$310	\$160	\$20
Ankle or kneecap	\$310	\$160	\$20
Sternum or lower jaw	\$310	\$160	\$20
Vertebrae (body of)	\$630	\$320	\$40
Pelvis (excluding coccyx)	\$630	\$320	\$40
Upper jaw	\$370	\$180	\$24
Upper arm	\$370	\$180	\$24
Face (excluding nose)	\$370	\$180	\$24
Rib or ribs	\$630	\$70	\$40
Nose, heel, or fingers	\$310	\$70	\$20
Coccyx	\$130	\$70	\$8
Toes	\$130	\$70	\$8

	Vertebral process	\$630	\$100	\$40	
	Skull				
	Depressed	\$940	\$940	\$940	
	Simple	\$310	\$310	\$310	
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	<p>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.</p>				
Hospital Confinement	<p>Benefit is payable per day for up to 365 days of confinement if the insured person is confined in a hospital or a sub-acute intensive care unit because of injuries received in a covered accident within 30 days of the accident. USABLE Life will pay benefits for only one hospital confinement at a time even if it is caused by more than one accident.</p> <p>If the insured person is confined in a hospital or a sub-acute intensive care unit and is confined again within 90 days for the same accident or related condition, USABLE Life will treat this confinement as a continuation of the prior confinement. If more than 90 days have passed between the periods of hospital confinement, USABLE Life will treat this confinement as a new confinement.</p> <p>USABLE Life will not pay the Hospital Confinement benefit and the Hospital Intensive Care Unit Confinement benefit concurrently; the larger benefit will be paid.</p>				

	<p>If the insured person is confined in a hospital intensive care unit for more than 15 days, the Hospital Confinement benefit will begin on the 16th day. The total amount payable per covered accident will not exceed 365 days for Hospital Confinement and 15 days for Hospital Intensive Care Unit Confinement.</p>
Hospital Intensive Care Unit (ICU)	<p>Benefit is payable per day for up to 15 days of confinement in a Hospital Intensive Care Unit. The confinement in a hospital intensive care unit must begin within 30 days after the accident. Only one payment amount under this benefit or the Hospital Confinement benefit will be paid per day of confinement; the larger benefit will be paid.</p> <p>If the insured person is confined in a hospital intensive care unit and becomes confined to a hospital intensive care unit again within 90 days for the same accident or related condition, USAble Life will treat this confinement as a continuation of the prior confinement. If more than 90 days have passed between the periods of confinement in a hospital intensive care unit, USAble Life will treat this confinement as a new confinement.</p> <p>A Hospital Intensive Care Unit is 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) a 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>
Internal Injuries	<p>Benefit is payable for internal injuries resulting in open abdominal, hernia, or thoracic surgery within 30 days after the accident.</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>
Knee Cartilage – Torn	<p>Pays the benefit shown below if the insured person receives the treatment listed for a 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.</p>

		Loss	Amount
		Exploratory surgery without repair	\$150
		Surgical repair	\$310
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	\$30
		Total of all lacerations:	
		At least two inches but not more than six inches	\$130
		Over six inches (total of all lacerations)	\$250
		Laceration(s) not requiring stitches, staples, or glue	\$16
Major Exam	Diagnostic	Benefit is payable if the insured has one of the following exams within 180 days after the covered accident due to injuries sustained in the accident: CT (computerized tomography) scan, MRI (magnetic resonance imaging), or EEG (electroencephalogram). Payable once per accident. These exams must be performed in a hospital, physician's office, or ambulatory surgical center.	
Medical Appliance		Benefit is payable for medical appliances if a physician prescribes the use of a medical appliance as an aid in personal locomotion or mobility (e.g., crutches and wheelchairs). Payable once per accident.	
Physical Therapy		Benefit is payable if the insured person requires physical therapy as a result of a covered accident. USable Life will pay this amount per visit with a maximum of five visits per covered accident. This benefit is not payable for the same visit that the Follow-up Physician Visit benefit is paid.	
Prosthetic Device/Artificial Limb		Benefit is payable for the purchase of a prescribed prosthetic device or artificial limb within one year of the accident, to restore functional use as a result of injuries sustained in an accident; or USable Life will pay if more than one device is prescribed. This benefit is payable only once per accident. This benefit is not payable for hearing aids, dental aids (including false teeth), or for cosmetic prosthesis, e.g., hair wigs. Payment will not be made for joint replacement, e.g., an artificial hip or knee.	
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.	
Tendon/Ligament		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.	

	If the insured person is in an accident and receives a fracture or a dislocation and tears, ruptures, or severs a tendon or ligament, USAble Life will pay only one benefit. USAble Life will pay the larger of either the Tendon/Ligament benefit, the Fracture benefit, or the Dislocation benefit.
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.
Transportation	Benefit is payable per trip to the hospital if a covered person requires special treatment and confinement in a hospital located more than 100 miles from the person's residence or site of the accident for injuries sustained in a covered accident. This benefit will be paid only (a) for the person for whom the treatment is prescribed and [(b) if the treatment is for a dependent child and commercial travel is necessary, for the dependent child's parent or legal guardian who travels with the child. Only one person will be paid to travel with the dependent child.] The local attending physician must prescribe the treatment, and the treatment must not be available locally. This benefit is not payable for transportation by ambulance or air ambulance to the hospital. This benefit is payable for up to three trips per calendar year per person.



Enroll at arkbluecross.com/supplemental today!

CRITICAL ILLNESS INSURANCE



Live life. You're covered.®

The last thing you should worry about when you're dealing with a serious medical condition is money. Whether it's a stroke, a heart attack, or even cancer, USABLE Life's Critical Illness Plan provides lump-sum payments directly to you when a covered critical illness is diagnosed.

If you're faced with a serious illness, USABLE Life's Critical Illness Plan offers you an additional layer of financial protection. You also gain the peace of mind of knowing that we are here to deliver on our promise. USABLE Life honors its commitment to process and pay claims with the greatest care and integrity. You can feel secure that when you buy insurance from us, that's exactly what you will get. It's our assurance – our pledge – that we will be there when you need us the most.

How it works

For example, you purchase a **\$15,000** Critical Illness Plan and later suffer a heart attack. In addition to what your health insurance pays, USABLE Life's Critical Illness Plan may pay:

\$15,000 in total cash benefits paid directly to **YOU.**

Product highlights

- Pays cash **directly to you**
- 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**
- Benefit amount options up to **\$15,000**
- Policy is **guaranteed renewable** as long as premiums are paid on time
- **Rates don't increase due to age** (policyholder is locked into rate for age at effective date)
- **Wellness benefit included** for covered preventive tests

USABLE Life is an independent company providing life, disability, and supplemental products for which it is solely responsible. USABLE Life does not sell Arkansas Blue Cross and Blue Shield products.

Choose your plan

- Critical Illness only
- Critical Illness + Cancer

Choose your coverage

- \$5,000 Benefit Amount
- \$10,000 Benefit Amount
- \$15,000 Benefit Amount



Our Company complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. **ATENCIÓN:** si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-844-662-2276. **CHÚ Ý:** Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-844-662-2276.

Diagnosis or Treatment	Plan Pays
Cancer Diagnosis	100%
Heart Attack	100%
Stroke	100%
Major Organ Transplant	100%
End-Stage Renal Disease	100%
Amyotrophic Lateral Sclerosis (ALS) Lou Gherig's Disease	100%
Quadriplegia	100%
Coronary Artery Bypass Surgery	25%
Angioplasty/Stent	10%
Carcinoma In Situ	10%
Wellness benefit (<i>per person per year for covered health screenings</i>)	\$75

Critical Illness Only

All Children

18-29

30-39

40-49

50-59

60-64

Non-Smoker			Smoker		
\$5,000	\$10,000	\$15,000	\$5,000	\$10,000	\$15,000
\$0.82	\$1.64	n/a	\$0.82	\$1.64	n/a
\$1.48	\$2.96	\$4.44	\$2.52	\$5.04	\$7.56
\$2.30	\$4.60	\$6.90	\$4.68	\$9.36	\$14.04
\$3.50	\$7.00	\$10.50	\$8.18	\$16.36	\$24.54
\$5.20	\$10.40	\$15.60	\$12.82	\$25.64	\$38.46
\$6.88	\$13.76	\$20.64	\$16.16	\$32.32	\$48.48

Critical Illness + Cancer

All Children

18-29

30-39

40-49

50-59

60-64

Non-Smoker			Smoker		
\$5,000	\$10,000	\$15,000	\$5,000	\$10,000	\$15,000
\$1.46	\$2.92	n/a	\$1.46	\$2.92	n/a
\$2.22	\$4.44	\$6.66	\$4.58	\$9.16	\$13.74
\$3.62	\$7.24	\$10.86	\$8.38	\$16.76	\$25.14
\$5.68	\$11.36	\$17.04	\$14.80	\$29.60	\$44.40
\$8.74	\$17.48	\$26.22	\$23.68	\$47.36	\$71.04
\$11.74	\$23.48	\$35.22	\$29.74	\$59.48	\$89.22

Pre-existing conditions

The benefits of the policy will not be payable for any loss caused by a pre-existing condition during the first 24 months the policy is in force. After this 24-month period, however, loss due to such conditions will be payable unless specifically excluded from coverage. This 24-month period is measured from the effective date of coverage for each covered person.

A pre-existing condition means a specified critical illness that is diagnosed or for which treatment is received within 24 months before the effective date of coverage for each covered person. "Treatment" means consultation, care, or services provided by a physician including diagnostic measures and taking prescription drugs and medicines. If the issuance of a covered person's coverage was based on the medical history disclosed on the application, such conditions which were fully disclosed and not excluded or limited by us are not considered pre-existing conditions.

Exceptions and limitations

The policy pays only for loss resulting from specified critical illnesses or surgeries as defined in the policy. USABLE Life will not pay benefits for a specified critical illness or surgery that occurs as a result of:

- Critical illnesses or surgeries not defined in the policy
- Participation in illegal activity
- Self-inflicted injury or suicide
- Armed conflict
- Surgeries performed outside of the United States or its territories
- Other exclusions:
 - Cerebral symptoms
 - Leukemia
 - Skin cancer
 - Premalignant or non-invasive tumors
 - Non-life threatening cancers
 - Papillary microcarcinoma of the thyroid
 - Non-invasive papillary cancer of the bladder
 - Chronic lymphocytic leukemia

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 on the initial effective date, 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 rate by the due date or during the 31 days that follow
- Children born while the policy is in force will be covered immediately from the moment of birth under both the individual and family plans
 - If they wish to continue coverage on newborn children under the individual or individual/spouse plan, they must apply within 90 days of the child's birth date
- A covered dependent who no longer meets eligibility requirements may convert to an individual policy without evidence of insurability
- Spouse coverage will terminate on the first renewal date following the covered person's death or at the time of divorce

Read your policy carefully

This brochure provides a brief description of the important features of your policy. This is not the insurance contract, and only the actual policy provisions will control. The policy sets forth, in detail, the rights and obligations of any covered person and your insurance company. This is a limited benefit policy and is designed to provide coverage only when certain losses occur

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



as a result of the specified critical illnesses as defined below and more fully in the policy. The policy does not provide for basic hospital, basic medical-surgical, or major medical expenses. The policy provides benefits only if the date of diagnosis of specified critical illness is while the policy is in force for the covered person so diagnosed. Important: Benefits received under the policy may be taxable. You should consult your personal tax advisor to determine whether or not payments received are subject to taxation.

Benefit payment information

On the policy anniversary following attainment of age 75, the face amount of all benefits will be restated as 50% of the remaining amount payable. The covered person's coverage terminates when the entire face amount has been paid. Waiting Period – No benefits will be paid for a specified critical illness diagnosed during the first 30 days following any covered person's effective date of coverage, or the first 30 days following an increase in coverage. If the date of diagnosis of any covered person's specified critical illness occurs during the waiting period, the policy or any increase in coverage will be cancelled and premiums associated with the increase in coverage will be returned.

Ready to enroll?

Visit us online at
arkbluecross.com/supplemental
OR contact your Arkansas
Blue Cross or USABLE Life
representative today!

Critical Illness product highlights

USable Life's Critical Illness Plan helps protect individuals and families from the financial impact of a heart attack, stroke, or even cancer by providing lump-sum payments directly to the member upon the diagnosis of one of the covered illnesses.

- Pays cash directly to the individual
- Can be used to cover medical and nonmedical expenses
- Pays in addition to any other insurance they may have
- Available for individuals, spouses, and dependent children
- Benefit amount options of up to \$15,000
- Policy is guaranteed renewable as long as premiums are paid on time
- Rates don't increase due to age (policyholder is locked into rate for age at effective date)
- Wellness benefit included for covered preventive tests

Eligibility

Primary applicant

- Age 18 to 64 years
- 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)

Spouse/dependents

- Spouses age 18 to 64 years
- Dependents age birth to age 23 years
- Able to engage in their regular and customary activities

Underwriting assessment

- Have you been diagnosed or treated for a critical illness in the last 10 years?¹
- Have you scheduled or been advised to have any consultations, tests, or surgical procedures?
- In the past five years, have you sought treatment for alcohol or substance abuse, had a DUI, or been confined to a penal institution?

Live life. You're covered.¹

The last thing a person with a serious medical condition should worry about is money. USable Life's Critical Illness Plan gives individuals and families the extra financial support they need.

Your client can rest assured that USable Life is dedicated to delivering on its promise. We honor our commitment to process and pay claims with the greatest care and integrity. Your clients can feel secure in knowing that when they buy insurance from us, that is exactly what they will get. It is our assurance — our pledge — that we will be there when your client needs us most.

How it works

For example, the individual purchases our **\$10,000** Critical Illness Policy and later suffers a heart attack. In addition to what their health insurance pays, USable Life's Critical Illness Plan will pay:

- **\$10,000** for a heart attack diagnosis

—————> **\$10,000 in total cash benefits paid directly to the individual.**

Target audience

- Individuals with a high-deductible medical plan
- Younger individuals (for lower prices)
- Individuals with a family history of critical illnesses

Questions to ask

- Could you afford to pay your bills if there was a medical emergency?
- Do you have a family history of heart attack, stroke, or cancer?
- Could you meet financial obligations if you were ill and couldn't work?

Example payouts on a \$10,000 policy

COVERED CRITICAL ILLNESSES	BENEFIT AMOUNTS
Cancer	\$10,000
Heart Attack	\$10,000
Stroke	\$10,000
End Stage Renal Disease	\$10,000
Amyotrophic Lateral Sclerosis (Lou Gehrig's Disease)	\$10,000
Quadriplegia	\$10,000
Major Organ Transplant Surgery	\$10,000
Coronary Artery Bypass Surgery	\$2,500
Balloon Angioplasty	\$1,000
Stent	\$1,000
Laser Relief Obstruction Procedure	\$1,000
Carcinoma in Situ	\$1,000

Pre-existing conditions

The benefits of the policy will not be payable for any loss caused by a pre-existing condition during the first 24 months the policy is in force. After this 24-month period, however, loss due to such conditions will be payable unless specifically excluded from coverage. This 24-month period is measured from the effective date of coverage for each covered person.

A pre-existing condition means a specified critical illness that is diagnosed or for which treatment is received within 24 months before the effective date of coverage for each covered person. "Treatment" means consultation, care, or services provided by a physician, including diagnostic measures and taking prescription drugs and medicines. If the issuance of a covered person's coverage was based on the medical history disclosed on the application, such conditions which were fully disclosed and not excluded or limited by USABLE Life are not considered pre-existing conditions.

Exceptions and limitations

The policy pays only for loss resulting from specified critical illnesses or surgeries as defined in the policy. USABLE Life will not pay benefits for a specified critical illness or surgery that occurs as a result of:

- Critical illnesses or surgeries not defined in the policy
- Participation in illegal activity
- Self-inflicted injury or suicide
- Armed conflict
- Surgeries performed outside of the United States or its territories
- Other exclusions:
 - Cerebral symptoms
 - Leukemia
 - Skin cancer
 - Pre-malignant or non-invasive tumors
 - Non-life threatening cancers
 - Papillary microcarcinoma of the thyroid
 - Non-invasive papillary cancer of the bladder
 - Chronic lymphocytic leukemia

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 on the initial effective date, 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 rate by the due date or during the 31 days that follow
- Children born while the policy is in force will be covered immediately from the moment of birth under both the individual and family plans
 - If they wish to continue coverage on newborn children under the individual or individual/spouse plan, they must apply within 90 days of the child's birth date
- A covered dependent who no longer meets eligibility requirements may convert to an individual policy without evidence of insurability
- Spouse coverage will terminate on the first renewal date following the covered person's death or at the time of divorce

INTENDED FOR AGENT USE ONLY

USABLE Life is an independent company providing life, disability, and supplemental products for which it is solely responsible. USABLE Life does not sell Arkansas Blue Cross and Blue Shield products.

'Applicant is ineligible if diagnosed with or treated for one of the following critical illnesses within the last 10 years: HIV/AIDS; stroke; heart attack or cardiovascular disease; internal cancer; non-gestational diabetes; end-stage renal disease; or chronic kidney or lung disease

**LIVE LIFE.
YOU'RE COVERED.®**

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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 that can be used to help cover medical and non-medical expenses associated with a critical illness diagnosis and treatment
- Includes \$75 wellness benefit that pays annually for covered preventative tests, which encourages preventative care while offsetting the cost of annual premium

Plan design

During enrollment, the applicant/policyholder chooses a plan that will apply to covered person on the policy. Critical Care + Cancer is the recommended plan, but a plan is available without cancer coverage.

Diagnosis or Treatment	Plan Pays
Cancer Diagnosis	100%
Heart Attack	100%
Stroke	100%
Major Organ Transplant	100%
End-Stage Renal Disease	100%
Amyotrophic Lateral Sclerosis (ALS) Lou Gherig's Disease	100%
Quadriplegia	100%
Coronary Artery Bypass Surgery	25%
Angioplasty/Stent	10%
Carcinoma In Situ	10%
Wellness benefit (<i>per person per year for covered health screenings</i>)	\$75

Coverage amounts

During enrollment, the applicant/policyholder chooses the available face amount for themselves as well as any dependent coverage amounts.

Applicant type	Face amount(s) available
Primary	\$5,000, \$10,000 or \$15,000
Spouse	\$5,000, \$10,000 or \$15,000
Children	\$5,000 or \$10,000

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) Currently able to perform regular and customary activities at home or work on a full time basis, not limited by injury or illness
- 3) 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
- 3) Currently able to engage in regular and customary activities due to an injury or sickness

Exceptions and limitations

Pre-existing conditions

Benefits will not be paid for loss caused by pre-existing conditions during the first 24 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 24 months before the effective date, the insured has received a diagnosis, treatment, medicine, or services.

Benefit reduction

Primary and spouse benefits reduce by 50% on the policy anniversary following age 75.

Exclusions and limitations

This policy pays only for loss resulting from specified critical illnesses or surgeries, as defined in the policy. USABLE Life will not pay benefits for a specified critical illness or surgery that occurs as a result of the following:

- 1) Conditions other than the specified critical illnesses or surgeries defined in the policy, unless directly caused or aggravated by said specified critical illness or surgery
- 2) The covered person voluntarily participating or attempting to participate in an illegal activity
- 3) The covered person intentionally causing a self-inflicted injury
- 4) The covered person committing or attempting to commit suicide, whether sane or insane
- 5) The covered person's voluntary involvement in any period of armed conflict, even if it is not declared
- 6) Surgeries performed outside of the United States or its Territories
- 7) Other Exclusions: USABLE Life will not pay the Specified Critical Illness benefit for the following:
 - a) Cerebral symptoms due to transient ischemic attack (TIA), migraine, cerebral injury resulting from trauma or hypoxia, and vascular disease affecting the eye, optic nerve, or vestibular functions
 - b) Leukemia, other than chronic lymphocytic leukemia, if there is no generalized dissemination of leukemia cells in the blood-forming bone marrow
 - c) All skin cancers, unless there is evidence of metastasis or the tumor is a malignant melanoma of greater than 1.5 mm maximum thickness as determined by histological examination using the Breslow method
 - d) All tumors which are histologically described as pre-malignant or non-invasive (including cervical dysplasia CIN-1, CIN-2, and CIN-3)

- e) Non-life-threatening cancers, such as prostate cancers which are histologically described as TNM Classification T1(a) or T1(b), or are of another equivalent or lesser classification
- f) Papillary micro-carcinoma of the thyroid
- g) Non-invasive papillary cancer of the bladder histologically described as TaN0M0 or of a lesser classification
- h) Chronic lymphocytic leukemia less than RAI Stage I or Binet Stage A-I

Termination

Primary: Coverage does not terminate due to age, but benefits reduce by 50% at anniversary following age 75.

Spouse coverage: Spouse coverage will terminate on the next premium due 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 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

Critical Illness 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 Critical Illness insurance, the applicant must provide health information to determine eligibility for all applicants.

Underwriting criteria

- Any applicant who was diagnosed or treated in the last ten years for the any of the following is not eligible:
 - Any form of Cancer
 - Any chronic or progressive disease or disorder of the Heart, Circulatory System, Lungs, Liver, Pancreas, Kidney, Blood or Bone Marrow, Brain or Immune System
 - Stroke or Transient Ischemic Attack (TIA)
 - Cerebral Vascular Disease
 - Diabetes (except during pregnancy only)
 - any blood pressure readings in the past three months exceeding 149/94, or requiring treatment with more than 2 medications,
 - Quadriplegia, or other Nervous System Disease or Disorder,
 - Acquired Immunodeficiency Syndrome (AIDS), AIDS Related Complex (ARC) or Human Immunodeficiency Virus (HIV) infection, or other sickness or condition derived from such infection
- 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

#	Critical Illness questions
1	<p>Do YOU currently have, or in the past 10 years, have YOU been diagnosed with, been treated by a licensed medical professional, or taken medication for:</p> <ul style="list-style-type: none">• Any form of Cancer,• Any chronic or progressive disease or disorder of the Heart, Circulatory System, Lungs, Liver, Pancreas, Kidney, Blood or Bone Marrow, Brain or Immune System,• Stroke or Transient Ischemic Attack (TIA), or Cerebral Vascular Disease,• Diabetes (except during pregnancy only); or any blood pressure readings in the past three months exceeding 149/94, or requiring treatment with more than 2 medications,

	<ul style="list-style-type: none"> • Quadriplegia, or other Nervous System Disease or Disorder, • Acquired Immunodeficiency Syndrome (AIDS), AIDS Related Complex (ARC) or Human Immunodeficiency Virus (HIV) infection, or other sickness or condition derived from such infection?
2	<p>Do YOU currently have:</p> <ul style="list-style-type: none"> • scheduled, or have YOU been advised to have any consultation, diagnostic tests, medical or surgical procedures, or are YOU awaiting results? (annual wellness exams, routine mammogram, pap smear, prostate exam, or colonoscopy recommended due to age only are excluded) • any cysts, growths, lumps, or any mole or freckle that has bled, become painful, changed color or increased in size, which have not yet been medically evaluated?
3	<p>In the past 5 years have YOU been diagnosed with, treated or counseled by a licensed medical professional for, or taken medication for alcohol or substance abuse, or been convicted of DUI, or are YOU currently confined to a penal institution?</p>

Claims

Claim forms and correspondence

Claims forms are available through any of the channels below and are categorized by diagnosis:

- 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. 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 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 ABCBS 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 US Able Life directly to replace an existing US Able Life policy.

Rates

Critical Illness rates are based on the age of the primary/spouse and smoker status of the primary/spouse (except in cases of adult children, where smoker status is included). The child rate includes all covered children.

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.

Critical Illness Only

All Children

18-29

30-39

40-49

50-59

60-64

Non-Smoker			Smoker		
\$5,000	\$10,000	\$15,000	\$5,000	\$10,000	\$15,000
\$0.82	\$1.64	n/a	\$0.82	\$1.64	n/a
\$1.48	\$2.96	\$4.44	\$2.52	\$5.04	\$7.56
\$2.30	\$4.60	\$6.90	\$4.68	\$9.36	\$14.04
\$3.50	\$7.00	\$10.50	\$8.18	\$16.36	\$24.54
\$5.20	\$10.40	\$15.60	\$12.82	\$25.64	\$38.46
\$6.88	\$13.76	\$20.64	\$16.16	\$32.32	\$48.48

Critical Illness + Cancer

All Children

18-29

30-39

40-49

50-59

60-64

Non-Smoker			Smoker		
\$5,000	\$10,000	\$15,000	\$5,000	\$10,000	\$15,000
\$1.46	\$2.92	n/a	\$1.46	\$2.92	n/a
\$2.22	\$4.44	\$6.66	\$4.58	\$9.16	\$13.74
\$3.62	\$7.24	\$10.86	\$8.38	\$16.76	\$25.14
\$5.68	\$11.36	\$17.04	\$14.80	\$29.60	\$44.40
\$8.74	\$17.48	\$26.22	\$23.68	\$47.36	\$71.04
\$11.74	\$23.48	\$35.22	\$29.74	\$59.48	\$89.22

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

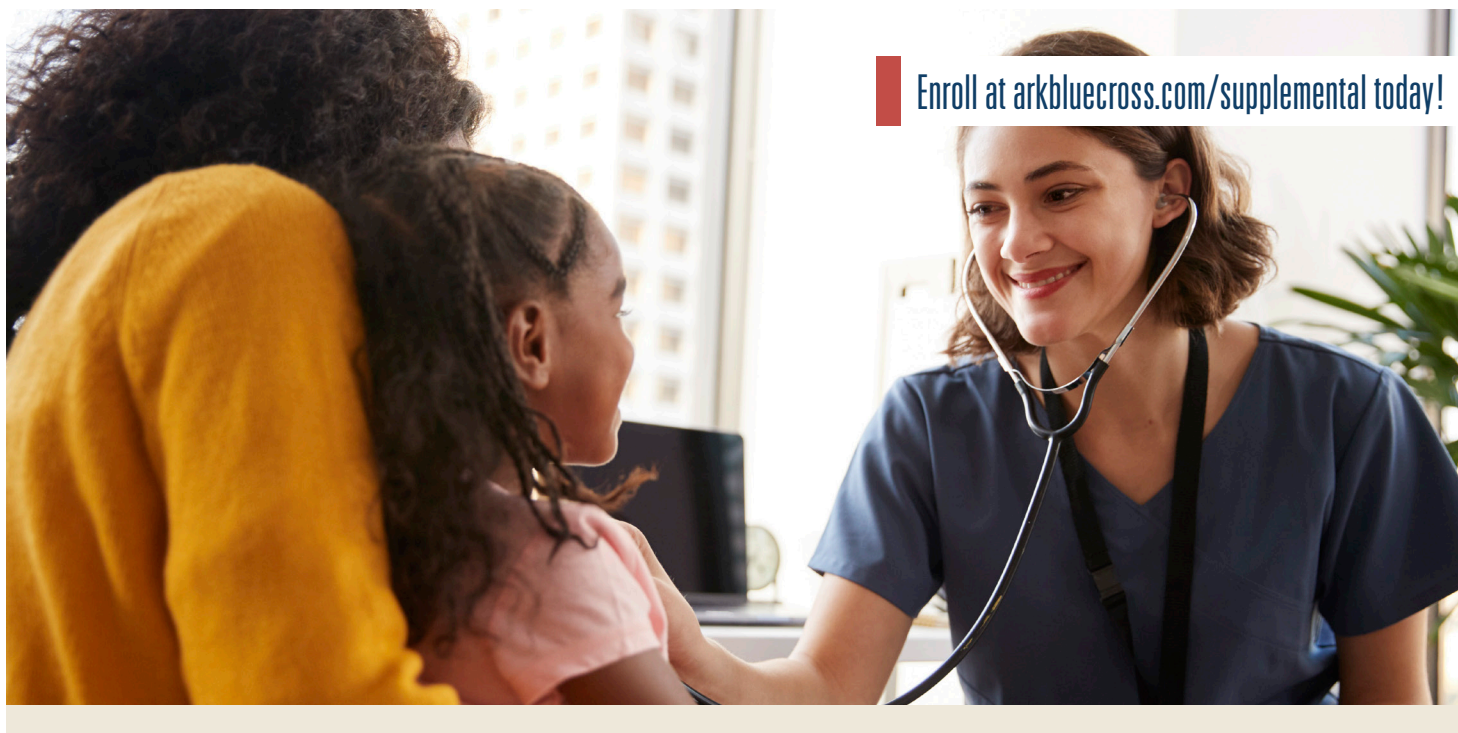
Policy definitions

Term	Policy definition
Amyotrophic Lateral Sclerosis (ALS) (Lou Gehrig's Disease)	A progressive degeneration of anterior horn cells of the spinal cord and the cranial nerves with involvement of both upper and lower motor neurons.
Balloon Angioplasty, Stent, or Laser Relief Obstruction Procedure	Therapeutic procedures used to correct narrowing or blockage of one or more coronary arteries.
Cancer	<p>The presence of a malignant tumor that is characterized by progressive, uncontrolled growth, spread of malignant cells, and invasion and destruction of normal and surrounding tissue. Major interventionist treatment or major surgery must be considered necessary, or palliative care must have been initiated. Cancer must be positively diagnosed with histopathological confirmation by a medical practitioner who is a consultant oncologist. The following tumors are excluded:</p> <ol style="list-style-type: none"> 1) Leukemia, other than chronic lymphocytic leukemia, if there is no generalized dissemination of leukemia cells in the blood-forming bone marrow 2) All tumors which are histologically described as pre-malignant, non-invasive, or carcinoma in situ (including cervical dysplasia CIN-1, CIN-2, and CIN-3) 3) All skin cancers, unless there is evidence of metastasis or the tumor is a malignant melanoma of greater than 1.5 mm maximum thickness as determined by histological examination using the Breslow method 4) Non-life-threatening cancers, such as prostate cancers which are histologically described as TNM Classification T1(a) or T1(b), or are of another equivalent or lesser classification 5) Papillary micro-carcinoma of the thyroid 6) Non-invasive papillary cancer of the bladder histologically described as TaNOM0 or of a lesser classification 7) Chronic lymphocytic leukemia less than Rai Stage I or Binet Stage A-I <p>Cancer must be diagnosed in one of two ways:</p> <p><u>Pathological Diagnosis</u></p> <p>A pathological diagnosis of cancer is based on a microscopic study of fixed tissue or preparations from the hemic (blood) system. This type of diagnosis must be done by a certified pathologist whose diagnosis of malignancy is in keeping with the standards set by the American Board of Pathology.</p>

	<p><u>Clinical Diagnosis</u></p> <p>A clinical diagnosis of cancer is based on the study of symptoms. USABLE Life will pay benefits for a clinical diagnosis only if:</p> <ol style="list-style-type: none"> 1) A pathological diagnosis cannot be made because it is medically inappropriate or life-threatening 2) There is medical evidence to support the diagnosis 3) A physician is treating you for cancer
Carcinoma in situ	<p>A malignant neoplasm of epithelial origin that is confined to the basement membrane. Carcinoma in situ must be diagnosed with histopathological confirmation. Pre-malignant lesions and carcinoma in situ of the skin, including melanoma in situ, are excluded.</p>
Coronary Artery Bypass Surgery	<p>Major surgery requiring median sternotomy (division of the breastbone) to correct narrowing or blockage of one or more coronary arteries with bypass grafts. Procedures that do not require median sternotomy are not covered, including but not limited to, minimally invasive, endoscopic, and “keyhole” heart surgery; balloon and laser angioplasty; stent procedures; and atherectomy.</p>
Date of Diagnosis	<p><u>For amyotrophic lateral sclerosis:</u></p> <p>The date a neurologist determines that at least a 25% permanent whole person impairment exists based on an impairment evaluation performed in accordance with the then-current edition of the American Medical Association’s Guide to the Evaluation of Permanent Impairment.</p> <p><u>For cancer:</u></p> <p>The day the tissue specimen, blood samples, and/or titer(s) are taken on which the diagnosis of cancer is based.</p> <p><u>For heart attack:</u></p> <p>The date that the death (infarction) of a portion of the heart muscle occurred based on the criteria listed under the Heart Attack definition.</p> <p><u>For stroke:</u></p> <p>The date a stroke occurred based on documented neurological deficits and neuroimaging studies. The diagnosis must be made by a licensed neurologist and based on the criteria listed under the Stroke definition.</p> <p><u>For end-stage renal disease:</u></p> <p>The date that your physician recommends that you begin renal dialysis or undergo a kidney transplant.</p> <p><u>For quadriplegia:</u></p> <p>The date of occurrence of the permanent loss of use of all four limbs</p>

	<p>and includes documented evidence of the illness or injury that caused the quadriplegia.</p> <p><u>Major organ transplant surgery, coronary artery bypass surgery, or balloon angioplasty, stent, or laser relief obstruction procedure:</u></p> <p>The date the surgery occurs for covered transplants, covered coronary artery bypass surgery, balloon angioplasty, stent, or laser relief obstruction procedure.</p>
Effective Date	<p>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 USAble 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 USAble 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.</p>
End Stage Renal Disease (ESRD)	<p>Chronic irreversible failure of both kidneys to function such that you must undergo regular (at least weekly) hemodialysis or peritoneal dialysis or kidney transplantation.</p>
Heart Attack” or “Myocardial Infarction	<p>Unequivocal diagnosis of the death of a portion of the heart muscle as a result of inadequate blood supply to the relevant area as evidenced by all of the following criteria:</p> <ol style="list-style-type: none"> 1) Typical central chest pain suggestive of heart attack 2) Diagnostic increase of specific cardiac markers typical for heart attack 3) New ECG changes of infarction 4) Reduction in left ventricular function demonstrated by left ventricular ejection fraction of less than 40% on echocardiogram. Echocardiogram must be done at an accredited cardiac unit and be available for review
Major Organ Transplant	<p>The human to human organ transplant from a donor to the covered person of one or more of the following organs: liver, heart, lung, pancreas, or the transplantation of bone marrow. The transplantation of any other organs, parts of organs, tissues, or cells is excluded.</p>
Pre-existing Condition	<p>A specified critical illness that is diagnosed or for which treatment is received within 24 months before the effective date of coverage for each covered person. “Treatment” means consultation, care, or services provided by a physician including diagnostic measures and taking prescription drugs and medicines. If the issuance of a covered person’s coverage was based on the medical history disclosed on</p>

	<p>the application, such conditions which were fully disclosed and not excluded or limited by US Able Life are not considered pre-existing conditions.</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>
Quadriplegia	<p>The complete and irreversible paralysis of both upper and lower limbs. It means loss of use, without severance of a limb, which has lasted 30 days and is expected to last for a continuous period of 12 months or more from the date of the accident causing paralysis or the date of diagnosis of the sickness causing paralysis.</p>
Stroke	<p>The suffering of a stroke as a result of a cerebrovascular event. Stroke must result in permanent neurologic deficit measured three months or more after the event and result in a score of 3 or higher on the Modified Rankin Scale for stroke outcome. There must also be clear evidence on a CT, MRI, or similar appropriate imaging technique that a stroke has occurred, and either (a) infarction of brain tissue; or (b) intracranial or subarachnoid hemorrhage.</p> <p>Cerebral symptoms due to transient ischemic attack (TIA), migraine, cerebral injury resulting from trauma or hypoxia, and vascular disease affecting the eye, optic nerve, or vestibular functions are excluded.</p>
Wellness	<p>Benefit is payable for any covered person to undergo routine examination or other preventive testing, once per policy per calendar year. The benefit is not payable until 90 days following the insured's effective date.</p> <p>Benefits include and are payable for annual physical exams, mammograms, Pap smears, eye examinations, immunizations, flexible sigmoidoscopy, prostatic specific antigen (PSA), ultrasounds, and blood screenings.</p>



Enroll at arkbluecross.com/supplemental today!

HOSPITAL INSURANCE



Live life. You're covered.®

The costs associated with a prolonged hospital stay can be overwhelming if you're unprepared. Bills can pile up quickly and linger for years, leaving a lasting effect on everyone in the household. USABLE Life's Hospital Insurance plan offers an additional layer of financial protection and pays you to help cover a variety of expenses in the event of a hospital stay.

How it works

For example, you purchase our **Plan 2** Hospital Plan and later suffer an illness that requires an ambulance transport, as well as a two-week hospital stay, including five days in Intensive Care. In addition to what your major medical insurance pays, USABLE Life's Hospital Plan may pay:

- \$500 for hospital admission
- \$100/day for ICU confinement (five days)
- \$50/day for hospital confinement (nine days)
- \$250 for ambulance transportation
- \$1,000 coronary bypass
- \$250 anesthesia

\$2,950 in total cash benefits paid directly to **YOU.**

Product highlights

- Pays cash **directly to you**
- Can be used to cover medical and non-medical expenses
- Pays in addition to any other insurance you may have
- Available for **individuals, spouses, and dependent children**
- Two plans to choose from
- Policy is **guaranteed renewable** as long as premiums are paid on time
- Rates don't increase due to age (policyholder is locked into rate for age at effective date)

USABLE Life is an independent company providing life, disability, and supplemental products for which it is solely responsible. USABLE Life does not sell Arkansas Blue Cross and Blue Shield products.



Plan 1

Plan 2

Hospital Benefits		
Hospital Confinement (<i>per day, up to 180 days per confinement</i>)	up to \$50	
Surgery (<i>per operation</i>)	up to \$1,000	
Anesthesia (<i>% of surgery benefit</i>)	25%	
Emergency Accident (<i>per covered accident</i>)	up to \$100	
Ambulance (<i>ground/air</i>)	\$250/\$500	
Annual Hospital Admission (<i>once per calendar year</i>)	n/a	\$500
Hospital Intensive Care Unit (<i>per day, up to 30 days per confinement</i>)	n/a	up to \$100
Specified Injuries		
Concussion	n/a	\$15
Eye Injury ¹	n/a	up to \$75
Lacerations	n/a	up to \$125
Tendon/Ligament	n/a	\$150
Torn Rotator Cuff	n/a	\$155
Torn Knee Cartilage/Ruptured Disc ¹	n/a	up to \$155
Internal Injuries	n/a	\$315
Burns ¹	n/a	\$375
Fractures/Dislocated Joint	n/a	up to \$625

Plan 1

Hospital Monthly Premium

	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

Hospital Monthly Premium

	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



Exceptions and limitations

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

- War
- Intentional self-inflicted injury or suicide
- Participation in illegal activities or felonies
- Routine physicals
- Custodial, intermediate care, or rehabilitative confinement
- Mental, nervous, or emotional disorder without organic origin
- The use of alcohol or drugs, unless taken as prescribed by a physician
- Dental, elective, or cosmetic surgery or treatment
- Hernia, tonsils, or adenoids
- Well baby care
- Voluntarily acting as an organ donor

Renewability and continuation

- The Hospital Policy and riders are 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
- This coverage 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
- Covered dependents who no longer meet 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 very brief description of the important features of the policy. This is not the insurance contract, 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, coverage in the form of a fixed daily benefit during periods of hospitalization resulting from a covered accident or sickness, subject to any limitations set forth in the policy. Such policies do not provide any benefits other than the fixed daily indemnity for hospital confinement and any additional benefits described. This product is only available to the residents of the state of Arkansas.



Ready to enroll?

Visit us online at
arkbluecross.com/supplemental
OR contact your Arkansas
Blue Cross or USable Life
representative today!

Our Company complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-844-662-2276. CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-844-662-2276.

This document provides a brief description of USable Life's Hospital 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.

¹Payable once per accident



Rated "A" (excellent) by A.M. Best
for ten consecutive years



Recognized as one of the "Ward's 50"
L&H Top Performers



Hospital product highlights

USable Life's Hospital Plan pays a cash benefit that can help pay a multitude of expenses that can pile up in the event of a hospitalization.

- Pays cash directly to the individual
- Can be used to cover medical and nonmedical expenses
- Pays in addition to any other insurance they may have
- Available for individuals, spouses, and dependent children
- Two plans to choose from
- Policy is guaranteed renewable as long as premiums are paid on time
- Rates don't increase due to age (policyholder is locked into rate for age at effective date)

Eligibility

Primary applicant

- Age 18 to 64 years
- 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)

Spouse/dependents

- Spouses age 18 to 64 years
- Dependents age birth to age 23 years

Underwriting assessment

- Have you recently been hospitalized or confined to a nursing home or hospice?¹
- Have you been diagnosed with or treated for HIV/AIDS, Alzheimer's, memory loss, schizophrenia, or senile dementia in the last ten years?

Live life. You're covered.[†]

Unexpected costs due to a hospital stay can wipe out a person's savings, leaving them to turn to family and friends for help. USable Life can help pay for expenses not covered by traditional insurance. Supplement existing medical coverage with USable Life's Hospital Plan, which provides money directly to individuals to help cover a multitude of expenses — medical and nonmedical.

Your client can rest assured that USable Life is dedicated to delivering on its promise. We honor our commitment to process and pay claims with the greatest care and integrity. Your clients can feel secure in knowing that when they buy insurance from us, that is exactly what they will get. It is our assurance — our pledge — that we will be there when your client needs us most.

How it works

For example, the individual purchases our **Plan 2** Hospital Policy (see page two for details) and later suffers an illness that requires an ambulance transport, as well as a two-week hospital stay, including five days in intensive care. In addition to what their major medical insurance pays, USable Life's Hospital Plan will pay:

- **\$500** for hospital admission
- **\$100/day** for ICU confinement (5 days)
- **\$50/day** for hospital confinement (9 days)
- **\$250** for ambulance transportation
- **\$1,000** coronary bypass
- **\$250** for anesthesia

→ **\$2,950 in total cash benefits paid directly to the individual.**

Target audience

- Individuals with a high-deductible medical plan
- Individuals for whom a hospitalization would present substantial financial burden
- Younger individuals (for lower prices)
- Older adults under the age of 65

Questions to ask

- Could you afford to pay your bills if there was a medical emergency?
- Would it be difficult to pay your medical expenses if you were hospitalized?
- Would you feel more secure if you received a cash benefit for a covered hospitalization?

Exceptions and limitations

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

- War
- Intentional, self-inflicted injury or suicide
- Participation in illegal activities or felonies
- Routine physicals
- Custodial, intermediate care, or rehabilitative confinement
- Mental, nervous, or emotional disorder without organic origin
- Use of alcohol or drugs, unless taken as prescribed by a physician
- Dental, elective, or cosmetic surgery or treatment
- Hernia, tonsils, or adenoids
- Well baby care
- Voluntarily acting as an organ donor

Renewability and continuation

- The Hospital Policy and riders are 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
- This coverage 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
- Covered dependents who no longer meet 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

HOSPITAL BENEFITS	PLAN 1	PLAN 2
Hospital Confinement (per day)	up to \$50	
Surgery (per operation)	up to \$1,000	
Anesthesia (% of surgery benefit)	25%	
Emergency Accident (per covered accident)	up to \$100	
Ambulance (ground/air)	\$250/\$500	
Annual hospital admission	n/a	\$500
Hospital Intensive Care Unit (per day)	n/a	up to \$100
Specified Injuries		
Concussion	n/a	\$15
Eye injury	n/a	up to \$75
Lacerations	n/a	up to \$125
Tendon/Ligament	n/a	\$150
Torn rotator cuff	n/a	\$155
Torn knee cartilage/ruptured disc	n/a	up to \$155
Internal injuries	n/a	\$315
Burns	n/a	\$375
Fractures/Dislocated joint	n/a	up to \$625

INTENDED FOR AGENT USE ONLY

USABLE Life is an independent company providing life, disability, and supplemental products for which it is solely responsible. USABLE Life does not sell Arkansas Blue Cross and Blue Shield products.

¹Applicant is ineligible if recently hospitalized due to one of the following: Heart, lungs, liver, kidney, internal cancer or melanoma, hypertension, stroke, sickle-cell anemia, Parkinson's, multiple sclerosis, or rheumatoid arthritis

**LIVE LIFE.
YOU'RE COVERED.®**

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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 Benefits		
Hospital Confinement (<i>per day, up to 180 days per confinement</i>)	up to \$50	
Surgery (<i>per operation</i>)	up to \$1,000	
Anesthesia (<i>% of surgery benefit</i>)	25%	
Emergency Accident (<i>per covered accident</i>)	up to \$100	
Ambulance (<i>ground/air</i>)	\$250/\$500	
Annual Hospital Admission (<i>once per calendar year</i>)	n/a	\$500
Hospital Intensive Care Unit (<i>per day, up to 30 days per confinement</i>)	n/a	up to \$100
Specified Injuries		
Concussion	n/a	\$15
Eye Injury ¹	n/a	up to \$75
Lacerations	n/a	up to \$125
Tendon/Ligament	n/a	\$150
Torn Rotator Cuff	n/a	\$155
Torn Knee Cartilage/Ruptured Disc ¹	n/a	up to \$155
Internal Injuries	n/a	\$315
Burns ¹	n/a	\$375
Fractures/Dislocated Joint	n/a	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)

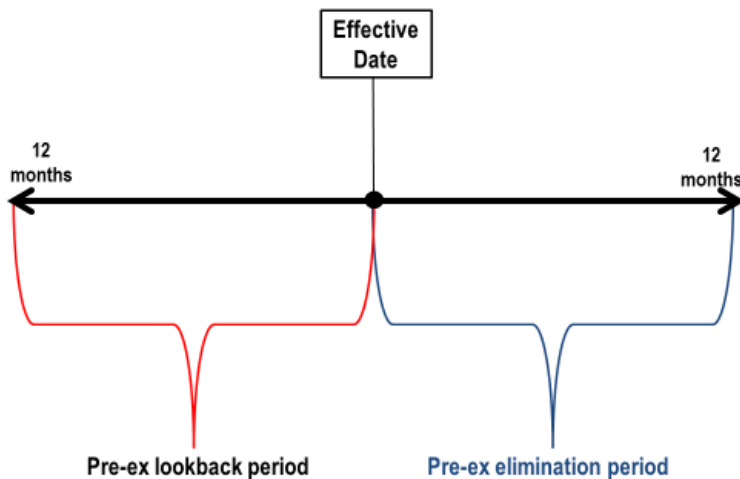
Child eligibility requirements

- 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 US Able Life within 90 days after such loss. If it was not reasonably possible to give written proof in the time required, US Able 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, US Able 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 US Able 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	Hospital Monthly Premium				
	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	Hospital Monthly Premium				
	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.	

