

Accident Elite *Because being prepared matters.*

USABLE Life's¹ Accident Elite coverage pays a benefit directly to you or your beneficiary when you or a covered family member experiences loss due to a covered accidental injury. The plan allows you the option of choosing coverage to fit your individual needs. Accident Elite also includes:

- Coverage for accidental death
- Coverage for accidental dismemberment
- Annual wellness benefit
- Other losses or treatments

LOSS OR TREATMENT	BASIC	SELECT
EMERGENCY TREATMENT	Charges up to	Charges up to
	Insured \$150	Insured \$200
	Spouse \$150	Spouse \$200
	Child \$87	Child \$116
MAJOR DIAGNOSTIC EXAM	\$150	\$200
MEDICAL APPLIANCE	\$105	\$140
EMERGENCY DENTAL WORK	BROKEN TOOTH REPAIRED WITH CROWN	
	\$300	\$400
	BROKEN TOOTH RESULTING IN EXTRACTION	
	\$90	\$120
AMBULANCE	Ground \$225	Ground \$300
	Air \$1,125	Air \$1,500
HOSPITAL ADMISSION	\$1,500	\$1,500
HOSPITAL CONFINEMENT	\$255/day	\$340/day
HOSPITAL INTENSIVE CARE UNIT CONFINEMENT	\$680/day	\$680/day
PROSTHETIC DEVICE/ARTIFICIAL LIMB	ONE DEVICE OR LIMB	
	\$525	\$700
	MORE THAN ONE DEVICE OR LIMB	
	\$1,050	\$1,400
BLOOD/PLASMA	\$225	\$300
TRANSPORTATION	\$450	\$600
FAMILY LODGING	Charges up to \$105/night	Charges up to \$140/night

WELLNESS BENEFIT

Covered persons (*coverage must be effective for 90 days*) can receive **\$60 with the BASIC plan or \$75 with the SELECT plan** when they undergo a routine physical examination or other preventative testing such as:

- Annual Physical Exam
- Mammogram
- Pap Smear
- Eye Examination
- Immunization
- Flexible Sigmoidoscopy
- Prostatic Specific Antigen (PSA) test
- Ultrasound
- Blood Screening

SPECIFIED LOSS	BASIC	SELECT
BURNS	\$1,125	\$1,500
TENDON / LIGAMENT	\$450	\$600
DISLOCATION (SEPARATED JOINT)	Up to \$3,750	Up to \$5,000
EYE INJURY	Up to \$450	Up to \$600
FRACTURES	Up to \$3,750	Up to \$5,000
TORN KNEE CARTILAGE AND RUPTURED DISC	Up to \$930	Up to \$1,240
TORN ROTATOR CUFF	\$930	\$1,240
INTERNAL INJURIES	\$945	\$1,260
CONCUSSION	\$90	\$120
LACERATIONS	Up to \$375	Up to \$500
FOLLOW UP PHYSICIAN VISIT	Charges up to \$120 /visit	Charges up to \$160/visit
PHYSICAL THERAPY	\$30/visit	\$40/visit



Consider this:



110 MILLION
The number of emergency visits made in an average year.²



90 PERCENT
The percentage of disabling accidents and illnesses that aren't work related, meaning, they aren't covered by Workers' Compensation.³

¹ USABLE Life is an independent company and operates separately from Blue Cross and Blue Shield of Florida. USABLE Life does not sell or service Blue Cross and Blue Shield of Florida products. USABLE Life is the insurer and is solely responsible for the Accident Elite policy (Policy Form AEP 9-05) referenced here. ² American Academy of Urgent Care Medicine; ³ The basics of accidental death and dismemberment insurance by Insure.com, 2010.

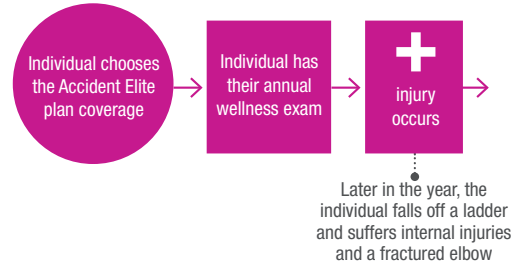


ACCIDENT ELITE

Accident Elite *Affordable Monthly Rates*

PLAN	BASIC (FL-IR)	SELECT (FL-IR)
Individual	\$14.22	\$18.04
Individual & Spouse	\$18.70	\$23.72
Individual & Children	\$21.62	\$27.40
Full Family	\$26.48	\$33.56

So, **how** does it work ?



In addition to what their major medical insurance paid, our Accident Elite coverage paid for:	
Wellness	\$75
Ambulance Service	\$300
Emergency Room Treatment	\$200
Fractured Elbow (Open)	\$930
Internal Injuries	\$1,260
2 Follow-Up Physician Visits	\$320
5 Physical Therapy Sessions	\$200

Total Cash Benefits Paid Directly to Individual
\$3,285

RENEWABILITY AND CONTINUATION

This policy is guaranteed renewable during your lifetime. The company may change the established premium rate, but only if the rate is changed for all policies like yours in your state. This policy will not be issued to anyone 65 years of age or over. If you purchase the policy prior to your 65th birthday, you may continue coverage after age 65. A covered dependent who no longer meets eligibility requirements, may convert to a comparable individual policy without evidence of insurability. A spouse can continue coverage under this policy upon your death.

COVERAGE EFFECTIVE DATE

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

EXCEPTIONS AND LIMITATIONS – WHAT WE WILL NOT PAY FOR:

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

1. Being exposed to war or any act of war, declared or undeclared, or serving in any of the armed forces.
2. Intentionally self-inflicting bodily injury or attempting suicide, while sane or insane.
3. Participating in any form of flight aviation other than as a fare-paying passenger in a fully licensed/ passenger carrying aircraft.
4. Participating in, or attempting to participate in, an illegal activity that is defined as a felony as defined by the law of the jurisdiction in which the activity takes place.
5. Participating in any activity or event, including the operation of a vehicle, while under the influence of a narcotic (unless administered by a physician and taken according to the physician's instructions) or while intoxicated. "Intoxicated" means that condition as defined by the laws of the jurisdiction in which the accident occurred. Conviction is not necessary for a determination of being intoxicated.
6. Driving any commercial passenger-carrying or cargo vehicle, except school buses, for wage, compensation, or profit.
7. Mountaineering using ropes and/or other equipment, parachuting or hang gliding.
8. Having cosmetic surgery or other elective procedures that are not medically necessary, or having dental treatment except as a result of injury.
9. Participating in any sport or activity for wage, compensation or profit; or racing any type vehicle in an organized event.

10. Having any sickness or declining process caused by sickness, including physical or mental infirmity or infection (except bacterial infection from a covered accidental injury).

READ YOUR POLICY CAREFULLY - This outline of coverage provides a brief description of the important features of your policy. This is not the insurance policy, and only the actual policy provisions will control. The policy itself sets forth, in detail, the rights and obligations of both you and your insurance company. It is, therefore, important that you **READ YOUR POLICY CAREFULLY!**

Accident Only – Policies of this category 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, or 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.

US Able Life
Live life. You're covered.®

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Let's talk about: *protecting your financial future.*