

Accident Recovery

How can you prepare for the unexpected?

USABLE Life's Accident Recovery coverage is guaranteed regardless of your health¹ and pays a benefit directly to you when covered family members experience a covered accidental injury.

Three different plan designs are available and offer 24 hour coverage on and off the job.

Plan details:

- Employers decide whether to offer Basic/Select/Ultra or all three plans, then employees choose the plan that best fits their needs
- Benefits paid for losses or treatments such as Emergency Treatment, Major Diagnostic Exam, Medical Appliance, Emergency Dental Work and more
- Lump sum cash payments paid directly to employees
- Pays an annual wellness benefit for preventative tests or routine exams
- Coverage is portable—employees may take coverage with them after they leave employment

Benefits		Basic	Select	Ultra
Emergency Treatment		\$125/2 VISITS	\$150/2 VISITS	\$225/2 VISITS
Major Diagnostic Exam		\$200	\$240	\$360
Medical Appliance (for Locomotion)		\$100	\$140	\$160
Emergency Dental	Broken tooth repaired with crown	\$250	\$300	\$450
	Broken tooth resulting in extraction	\$100	\$120	\$180
Initial Hospitalization		\$1,000	\$1,200	\$1,600
Surgery		\$1,250	\$1,500	\$2,000
Hospital Confinement (per day up to 365 days)		\$250 per day	\$250 per day	\$250 per day
Hospital ICU (per day up to 15 days)		\$500 per day	\$500 per day	\$500 per day
Physician Office Visit		\$125/2 visits	\$150/2 visits	\$225/2 visits
Burns	Covering less than 15% of body	\$500	\$600	\$900
	Covering more than 15% of body	\$2,500	\$3,000	\$4,500
Eye Injury	With surgical repair	\$200	\$240	\$360
	Without surgical repair	\$35	\$42	\$63
Dislocation/Fracture		According to policy schedule	According to policy schedule	According to policy schedule
Tendon/Ligament (surgery)		\$500	\$600	\$800
Torn Knee/Ruptured Disc (surgery)		\$500	\$600	\$800
Torn Rotator Cuff (surgery)		\$500	\$600	\$800
Brain Injury		\$500	\$600	\$900
Lacerations		\$400	\$480	\$720
Physician Follow-up		\$50/6 visits	\$70/6 visits	\$80/6 visits
Rehabilitation Unit		\$125/30 days	\$175/30 days	\$200/30 days
Physical Therapy		\$100/6 visits	\$140/6 visits	\$160/6 visits
Ambulance—Air		\$1,250	\$1,500	\$2,000
Ambulance—Ground		\$200	\$240	\$320
Prosthetic Device	For one	\$375	\$525	\$600
	For two or more	\$750	\$1,050	\$1,200
Blood, Plasma, Platelets		\$200	\$240	\$320
Transportation (for non-local Treatment)		\$400/3 trips	\$600/3 trips	\$700/3 trips
Post Transportation		\$200	\$300	\$350
Family Lodging (for non-local Hospital Confinement)		\$100/30 days	\$150/30 days	\$175/30 days

110 million

The number of emergency room visits annually.²

90 percent

The percentage of disabling accidents and illnesses that are not work related and thus not covered by workers' compensation.³

122 thousand

The approximate number of annual deaths due to accidents.⁴

Wellness Benefit

Covered persons can receive \$60 with the BASIC plan, \$75 with the SELECT plan and \$105 with the Ultra plan when they undergo a health screening test such as:

- Biopsy
- Blood Test for Triglycerides
- Bone Marrow Test
- Breast Ultrasound
- CA 125 (Blood Test for Ovarian Cancer)
- CA 15-3 (Blood Test for Breast Cancer)
- CEA (Blood Test for Colon Cancer)
- Chest X-ray
- Colonoscopy
- Fasting Blood Glucose Test
- Flexible Sigmoidoscopy
- Hemocult Stool Analysis
- Mammogram
- Pap Smear
- PSA (Prostate-Specific Antigen Tests)
- Serum Cholesterol Test to Determine HDL/LDL Level
- Serum Protein Electrophoresis (Blood Test for Myeloma)
- Stress Test on a Bicycle or Treadmill
- Thermography

Optional Rider—Accidental Death & Dismemberment

Employer choice of 2 options

Optional Rider 1	Insured	Spouse	Child
Common Carrier Accidental Death	\$75,000	\$75,000	\$18,750
Other Accidental Death	\$50,000	\$50,000	\$6,250

Optional Rider 2	Insured	Spouse	Child
Common Carrier Accidental Death	\$150,000	\$150,000	\$37,500
Other Accidental Death	\$100,000	\$100,000	\$12,500

This rider also provides benefits for:

- Accidental Dismemberment
- Paralysis
- Coma
- Additional benefits if a seat belt was worn or airbag deployed at time of accidental death
- Repatriation
- Child Education
- Child Care Center
- Spouse Training

What else do you need to know?

This is a brochure which is just a brief description of the coverage offered. It is not a contract. Like all insurance products, there are certain terms, conditions, limitations and exclusions contained in the policy to which this plan is subject. The benefits of this plan may be subject to pre-existing conditions limitations or waiting periods. Specifically the plan does not cover injuries from high risk activities. This information includes some examples of activities that would not be covered if you were injured. You can receive the full list from USABLE Life.

This plan does not cover hospitalizations incurred due to exposure to any act of war, riot or insurrection or if the covered person is serving in the armed forces. Self-inflicted injuries or injuries sustained while participating in illegal activity are not covered, neither are injuries from any kind of non-commercial air flight. Injuries from car accidents when driving while under the influence of alcohol or narcotics are not covered. Any injury suffered while participating in an extreme sport such as bungee jumping, sail gliding, parasailing or skydiving is not covered. Similarly, any kind of stunt driving or speed racing injury is not covered. If you are injured while participating in a sport as a professional or semi-professional athlete, no benefits are paid.

This brochure provides a very brief description of USABLE Life's Accident Recovery product. This is not an insurance policy and only the actual provisions of an issued policy control. USABLE Life's policies set forth the rights and obligations of covered persons and USABLE Life. Please be aware that certain limitations and exclusions apply and coverage may reduce or terminate due to age or lack of eligibility. If employees enroll for coverage, the employer will be furnished with a policy (number: GA-P (5-12)) or certificate of insurance for distribution to covered employees. Please read your insurance documents carefully.

- 1 Upon initial enrollment and based upon participation requirements
- 2 American Academy of Urgent Care Medicine
- 3 National Safety Council, Injury Facts 2008 Edition
- 4 The basics of accidental death and dismemberment insurance by Insure.com, 2010

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