

Cancer Care with Critical Care

We all think it can't happen to us.

The reality is that 1.6 millions Americans will be diagnosed with Cancer this year* and 75% of healthy individuals over age 40 will become critically ill at some time in the future**. Cancer and other critical illnesses can strike anyone at any time and there are costs associated that go far beyond the medical expenses. Wouldn't it be nice to know that you and your loved ones are protected from those unexpected costs? You may not be able to predict cancer or critical illnesses, but you can be ready.

USABLE Life's Cancer Care with Critical Care coverage will help you with those non-medical costs that come along with a critical illness diagnosis and treatment: loss of income, travel expenses, child care... you worry about getting back to your life, we'll cover the rest.

Plan details:

- Policy face amounts of \$5,000 to \$100,000 (in \$5,000 increments) are available
- Full benefits paid for Cancer, Heart Attack, Stroke and more; partial benefits paid for other specified critical illnesses
- Pays a \$75 annual wellness benefit directly to employees for preventative tests or routing exams
- Coverage is portable—employees may take coverage with them after they leave employment

Coverage for Cancer	Percentage of Face Amount
Cancer Diagnosis and/or Bone Marrow Transplant	100%
Prostate Cancer and/or Carcinoma in Situ	30%
Skin Cancer Diagnosis	10%
Cancer Vaccine	\$75 payable once per lifetime
Cancer Treatment & Care	\$50/month for up to 12 months

Coverage for Critical Conditions	Percentage of Face Amount
Heart Attack/Stroke Major Organ Transplant (including heart) End Stage Renal Failure Burns (3rd degree, over at least 50% of body) Miscellaneous Diseases***	100%
Coronary Artery Bypass Surgery	30%
Angioplasty/Stent	10%
Alzheimer's Disease	30%

Wellness Benefit

Covered persons can receive \$75 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)
- Chest X-ray
- Colonoscopy
- Fasting Blood Glucose Test
- Flexible Sigmoidoscopy
- Hemocult Stool Analysis
- Mammogram
- Pap Test
- 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

*American Cancer Society, Cancer Facts and Figures, 2013.

**American Heart Association, Heart and Stroke Statistical Update, 2009.

***ALS (Lou Gehrig's Disease); Anthrax, Cholera, Encephalitis; Meningitis; Rocky Mountain Spotted and Typhoid Fevers; Tuberculosis, Primary Sclerosing Cholangitis (Walter Payton's Disease)

Optional Riders—Employer Selected Options

Optional Riders	Coverage	Your Employer Chose:
Quality of Life Benefit	If an illness causes an insured person to be unable to perform 2 or more of the 5 "activities of daily living" unassisted, this feature provides a 5% benefit per month up to 20 months while care and assistance is needed.	<input type="checkbox"/>
Recurrent Benefit	Extends coverage to cover a second critical illness diagnosis, enabling covered insureds to receive benefits up to 200% of the plan's value.	<input type="checkbox"/>
Occupational HIV Benefit*	A 100% benefit that is payable if an employee contracts HIV on the job and tests positive within 48 hours. Not applicable to covered spouse or dependents insured under the plan.	<input type="checkbox"/>

Optional Rider—Employee Choice

Optional Riders	Coverage	Selected?
Accumulator Benefit	Insured persons can increase their active coverage amount by \$500 per year, every year it remains in force, automatically.	<input type="checkbox"/>

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. Specifically the plan does not cover injuries from high risk activities. Some examples of activities that would not be covered if you were to become ill as a result of these activities that are listed below. You can receive the full list from USABLE Life. This plan does not cover an injury 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. 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. Surgeries performed outside of Canada or U.S. Territories are not covered. Benefits are not payable until waiting period has been met.

Your selections:

Coverage for: Employee only Employee+Spouse
 Employee + Child(ren) Family

Face Amount \$ _____

Premium \$ _____ per pay period
 per month

This flyer provides a very brief description of USABLE Life's Cancer Care with Critical Care product. This is not an insurance policy and only the actual provisions of an issued policy will control. USABLE Life's policies set forth the right 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: GCI-P (5-12)) or certificate of insurance for distribution to covered employees. Please read your insurance documents carefully.

*Availability of the Occupational HIV Benefit is limited to specific occupations and industries. This rider may not be available for all groups.

products
underwritten by

