



# Accidents happen. Be prepared with Accident Elite.

## *Pays cash in time of need.*

USABLE Life's 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
- An annual wellness benefit
- Coverage for other losses or treatments

LOSS OR TREATMENT	BASIC			SELECT		
	INSURED	SPOUSE	CHILD	INSURED	SPOUSE	CHILD
<b>ACCIDENTAL DEATH</b>						
Accidental Death must occur within 90 days after a covered accident.						
<b>Covered Accidents</b>	\$30,000	\$30,000	\$9,750	\$40,000	\$40,000	\$13,000
<b>Common Carrier Accidents</b>	\$112,500	\$112,500	\$19,500	\$150,000	\$150,000	\$26,000
<b>ACCIDENTAL DISMEMBERMENT</b>						
Accidental Dismemberment must occur within 90 days after a covered accident.						
<b>Loss of two members*</b>	\$30,000	\$30,000	\$9,750	\$40,000	\$40,000	\$13,000
<b>Loss of one member*</b>	\$7,500	\$7,500	\$2,850	\$10,000	\$10,000	\$3,800
<b>Loss of one or more fingers or toes*</b>	\$1,500	\$1,500	\$450	\$2,000	\$2,000	\$600
<b>PAYS ACTUAL CHARGES UP TO</b>						
<b>Emergency Treatment</b>	\$105	\$105	\$60	\$140	\$140	\$80
<b>Major Diagnostic Exam</b>	\$150			\$200		
<b>Medical Appliance</b>	\$105			\$140		
<b>Emergency Dental Work</b>	Broken tooth repaired with crown					
	\$150			\$200		
	Broken tooth resulting in extraction					
	\$45			\$60		

\*see policy for details

**Wellness Benefit**

Covered persons can receive **\$60 with the BASIC plan or 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

Payable only once per policy per calendar year. Wellness benefits are payable for tests performed 90 days after the policy effective date.



# why?

## 110 million

The number of emergency room visits annually.<sup>1</sup>

## 90 percent

The percentage of disabling accidents and illnesses that are not work related and thus not covered by workers' compensation.<sup>2</sup>

## 122 thousand

The approximate number of annual deaths due to accidents.<sup>3</sup>

**USABLE Life**  
Live life. You're covered.®

## Other Losses or Treatments

### This plan also includes coverages for losses or treatments related to:

- Burns
- Tendon/Ligament\*\*
- Dislocation (separated joint)\*\*
- Eye Injury
- Fractures\*\*
- Torn Knee Cartilage and Ruptured Disc
- Torn Rotator Cuff
- Internal Injuries
- Concussion
- Lacerations
- Ambulance
- Hospital Admission, Confinement and Intensive Care Unit Confinement
- Coma
- Paralysis
- Transportation
- And More

*\*\*If the insured receives a fracture or a dislocation and tears, ruptures, or severs a tendon or ligament, we will pay only one benefit, whichever is largest. If the insured receives a fracture or a dislocation in the same accident, we will pay for both, but not more than 150% of the bone or joint with the highest amount.*

## Affordable Rates

	BASIC	SELECT
Individual	\$20.50	\$25.12
Individual & Spouse	\$27.04	\$33.12
Individual & Children	\$29.08	\$35.60
2 Parent Family	\$35.62	\$43.60

### EXCEPTIONS AND LIMITATIONS

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, 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, except as the result of congenital defects of a newborn child (including adopted children as defined in the policy), 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).

This brochure provides a very brief description of USABLE Life's Accident Elite product. This product is available only to the residents of the state of North Carolina. 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 you apply for coverage and are accepted, you will be sent a policy. Please read your insurance documents carefully.



<sup>1</sup>American Academy of Urgent Care Medicine.  
<sup>2</sup>National Safety Council, Injury Facts 2008 Ed.  
<sup>3</sup>The basics of accidental death and dismemberment insurance by Insure.com, 2010.

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