



Protect your savings. Be prepared with Critical Illness coverage.

Pays cash in time of need.

USAbE Life's Critical Illness helps protect your family from the financial impact that can occur as the result of a heart attack, stroke or even cancer by providing lump sum payments directly to you upon the first diagnosis of one of the covered illnesses.

- Lump sum cash payments paid directly to you upon the first positive diagnosis of a covered critical illness.
- Policy face amounts of \$10,000, \$20,000 or \$30,000 are available.
- Full benefits paid for Cancer*, Heart Attack, Stroke and more. Partial benefits paid for other specified critical illnesses.
- Annual wellness benefit for preventative tests or routine exams.

**If the cancer policy option is chosen.*

Covered Specified Critical Illnesses

Specified Critical Illness	Percentage of Face Amount with Cancer	Percentage of Face Amount without Cancer
Cancer	100%	n/a
Heart Attack	100%	100%
Stroke	100%	100%
End Stage Renal Disease	100%	100%
Major Organ Transplant Surgery	100%	100%
Quadriplegia	100%	100%
Coronary Artery Bypass Surgery**	25%	25%
Balloon Angioplasty, Stent, or Laser Relief Obstruction Procedure**	10%	10%
Carcinoma in Situ**	10% maximum payment of \$5,000	n/a

***The coronary artery bypass surgery benefit, balloon angioplasty, stent, or laser relief obstruction procedure benefit, or carcinoma in situ benefit are each payable only once per insured. If one or more of these benefits are paid, the remaining amount payable will be the original face amount reduced by all prior benefit payments. The covered person's coverage terminates when 100% of the face amount has been paid.*

Annual Wellness Benefit

Pays \$75 for routine examinations or other preventive testing. This benefit is payable once per person per calendar year and two times per family per calendar year. The following examinations and tests are covered by this benefit:

Mammography	EKG	CA 125 for ovarian cancer
Pap Smear	Chest X-ray	CEA blood test for colon cancer
Flexible Sigmoidoscopy	Blood test for triglycerides	Fasting blood glucose test
Colonoscopy	Bone marrow testing	Hemocult stool analysis
Cholesterol & Diabetes Screening	Breast ultrasound	Serum Protein Electrophoresis
PSA	CA 15-3 for breast cancer	Thermography



why?

34 seconds

About every 34 seconds, someone in the United States has a heart attack.¹

Stroke

The leading cause of serious long-term disability.²

1.6 million

The number of Americans who will be diagnosed with cancer this year.³

USAbE Life
Live life. You're covered.®

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.

PRE-EXISTING CONDITIONS – LIMITATIONS FOR CERTAIN CONDITIONS

The benefits of the policy will not be payable for any loss caused by a pre-existing condition during the first 12 months the policy is in force. After this 12-month period, however, loss due to such conditions will be payable unless specifically excluded from coverage. This 12-month period is measured from the effective date of coverage for each covered person.

EXCEPTIONS – WHAT WE WILL NOT PAY FOR:

This policy pays only for loss resulting from specified critical illnesses or surgeries as defined in the policy. We 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 this policy, unless directly caused or aggravated by said specified critical illness 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: We 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, CIN-3), except carcinoma in situ.
 - 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 TaNOMO or a lesser classification.
 - h. Chronic lymphocytic leukemia less than Rai stage I or Binet Stage A-I.

This brochure provides a very brief description of USABLE Life's Critical Illness product. This product is available only to 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.



¹American Heart Association, 2012.

²American Heart Association, Heart and Stroke Statistical Update, 2009.

³American Cancer Society, Cancer Facts and Figures, 2012.

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