



The unexpected can happen. Be prepared with Hospital Confinement coverage. *Pays cash in time of need.*

USABLE Life's Hospital Confinement coverage can help cover out of pocket deductible and copayment expenses; the plan can also provide supplemental benefits for inpatient hospital expenses.

Plan details:

- Benefits paid from \$50 to \$200 per day for inpatient hospital stays for sickness and accidents
- Coverage for surgery, anesthesia and specified injuries
- Family coverage available

Plus optional benefits for:

- Initial hospitalization, intensive care/coronary care confinement and lump sum benefits for heart attack, stroke, coma or paralysis

Benefits	PLAN 1	PLAN 2	PLAN 3
Daily Hospital Confinement	\$50/day	\$100/day	\$200/day
Surgery and Anesthesia (pays 25% of the surgical benefit)	Up to \$1,000/ operation	Up to \$1,500/ operation	Up to \$2,500/ operation
Emergency Accident	Up to \$100/ covered accident	Up to \$250/ covered accident	Up to \$500/ covered accident
Outpatient Sickness	None	\$75/visit	\$75/visit
Ambulance	Ground Ambulance \$250 Air Ambulance \$500	Ground Ambulance \$250 Air Ambulance \$500	Ground Ambulance \$500 Air Ambulance \$1,000

Proposed Insured's Age	INDIVIDUAL			INDIVIDUAL/SPOUSE			SINGLE PARENT FAMILY			FULL FAMILY		
	PLAN 1	PLAN 2	PLAN 3	PLAN 1	PLAN 2	PLAN 3	PLAN 1	PLAN 2	PLAN 3	PLAN 1	PLAN 2	PLAN 3
18-29	\$ 14.50	\$ 36.52	\$ 58.83	\$ 28.94	\$ 72.90	\$ 117.37	\$ 32.02	\$ 87.46	\$ 137.56	\$ 41.12	\$ 109.35	\$ 173.51
30-39	\$ 16.82	\$ 41.56	\$ 66.34	\$ 33.72	\$ 83.20	\$ 132.89	\$ 34.68	\$ 94.04	\$ 147.64	\$ 49.30	\$ 129.02	\$ 203.88
40-49	\$ 19.50	\$ 48.04	\$ 76.14	\$ 39.02	\$ 96.08	\$ 152.27	\$ 32.78	\$ 87.18	\$ 136.79	\$ 50.26	\$ 129.23	\$ 203.63
50-59	\$ 20.46	\$ 52.85	\$ 83.37	\$ 40.96	\$ 105.79	\$ 166.91	\$ 30.74	\$ 83.11	\$ 130.28	\$ 51.00	\$ 135.33	\$ 212.67
60-64	\$ 26.58	\$ 71.53	\$ 113.69	\$ 53.20	\$ 143.14	\$ 227.53	\$ 40.52	\$ 108.20	\$ 173.03	\$ 63.56	\$ 173.71	\$ 274.84

Please refer to rate sheet for Optional Benefit rates (Annual Hospital Admission Rider; Hospital Intensive Care Confinement Rider; Heart Attack, Stroke, Coma or Paralysis Rider)



why?

18.9m

In 2009, approximately 18.9 million people stayed overnight in the hospital at least once.¹

25 seconds

About every 25 seconds, an American will suffer a coronary event, and about every minute, someone will die from one.²

USABLE Life
Live life. You're covered.®

Additional Benefits	ALL PLANS
Burns	\$375
Tendon/Ligament*	\$150
Dislocation*	Up to \$625
Fractures*	Up to \$625
Torn Knee Cartilage and Ruptured Disc	Up to \$155
Torn Rotator Cuff	\$155
Internal Injuries	\$315
Concussion	\$15
Lacerations	Up to \$125

* 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 the largest. If the insured receives a fracture and a dislocation in the same accident, we will pay for both, but no more than 150% of the bone or joint with the highest amount.

PRE-EXISTING CONDITIONS – LIMITATIONS FOR CERTAIN CONDITIONS

Benefits will not be paid for pre-existing conditions during the first twelve months the coverage is in force. A “pre-existing condition” means a sickness or injury which was diagnosed or treated within twelve months before the effective date of coverage, or a pregnancy existing on the effective date of coverage. After the coverage has been in force for twelve months, we will pay benefits for any pre-existing condition not specifically excluded.

This brochure provides a very brief description of USABLE Life’s Hospital Confinement 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.

Optional Benefits	Choices
Annual Hospital Admission Rider	<input type="checkbox"/> \$500 <input type="checkbox"/> \$750 <input type="checkbox"/> \$1,000
Hospital Intensive Care Confinement Rider	<input type="checkbox"/> \$200 <input type="checkbox"/> \$400 <input type="checkbox"/> \$600
Heart Attack, Stroke, Coma or Paralysis Rider	<input type="checkbox"/> \$1,000 first diagnosis <u>and</u> \$500 reoccurrence <input type="checkbox"/> \$2,000 first diagnosis <u>and</u> \$1,000 reoccurrence

EXCEPTIONS – WHAT WE WILL NOT PAY FOR:

The policy pays only for loss resulting from a covered sickness or accident as defined in the policy. It DOES NOT cover loss caused directly or indirectly by:

1. War or any act of war, or while serving in the armed forces of any country or international authority.
2. Attempted suicide or intentional, self-inflicted injury, whether sane or insane.
3. Active participation in a riot or insurrection.
4. Voluntary commission of, or attempting to commit, an assault or felony.
5. Participating in an illegal occupation.
6. Voluntary use of any drug, hallucinogen, controlled substance, or narcotic unless taken as prescribed by a physician.
7. Mental, nervous or emotional disorder without organic origin.
8. Alcoholism or drug addiction.
9. Intoxication as defined by the laws of the jurisdiction in which the loss occurred. Conviction is not necessary for a determination of being intoxicated.
10. Dental, elective, or cosmetic surgery or treatment, except as a result of a covered injury or congenital defect of a newborn child (including adopted children and foster children as defined in the policy).
11. Hernia, tonsils, or adenoids during the first six (6) months of coverage, unless treated on an emergency basis.
12. Well baby care.
13. Voluntarily acting as an organ donor.



PO Box 1650
 Little Rock, AR 72203
 (800) 648-0271
 (501) 375-7200
 www.usablelife.com

¹Center for Disease Control and Prevention, Vital and Health Statistics, 2010

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