



Live life. You're covered.®

US Able Life's Accident Plan can give you peace of mind by preparing you and your family for the unexpected. US Able Life will cover you, your spouse, or your children for suffering an injury from a sports activity or doing something as simple as falling off a bike.

Your client can rest assured that US Able Life is dedicated to delivering on our promise. We honor our commitment to process and pay claims with the greatest care and integrity. Your clients can feel secure that when they buy insurance from us, that is exactly what they will get. It is our assurance—our pledge—that we will be there when your client needs us most.

How it works

For example, the individual purchases our **Plan 2** (see table on page 2) Accident policy and completes an annual wellness exam. Later that same year, an injury occurs. They fall off a ladder and suffer a fractured elbow and internal injuries. In addition to what their major medical insurance pays, US Able Life's Accident plan will pay:

- **\$75** for a wellness benefit
- **\$300** for ambulance transportation
- **\$200** for Emergency Room treatment
- **\$930** for a fractured elbow
- **\$1,260** for internal injuries
- **\$320** for two follow-up physician visits
- **\$200** for five physical therapy sessions

→ **\$3,285** in total cash benefits paid directly to the individual.

Target audience

- Individuals with a high-deductible medical plan
- Individuals with children living in the household
- Individuals who play organized sports (or have children who do)
- Older adults under the age of 65

Questions to ask

- Could you afford to pay your bills if there was a medical emergency?
- How much could you afford to pay for unexpected expenses if you had an accident?
- Could you afford to miss work if you, your spouse, or dependents had an accident?

Accident product highlights

US Able Life's Accident plan offers an additional layer of financial protection and pays the member directly in the event of a covered accidental injury. The plan allows the option of choosing coverage to fit the needs of the individual.

- Pays cash directly to the individual
- Pays an accidental death benefit
- Can be used to cover medical and non-medical expenses
- Pays in addition to any other insurance they may have
- Available for individuals, spouses, and dependent children
- Wellness benefit included for covered preventive tests
- Policy is guaranteed renewable as long as premiums are paid on time

Eligibility

Primary applicant

- Age 19 to 64 years
- Florida resident and U.S. citizen (or have been issued a permanent residency visa and have lived in the U.S. for the last six months)
- No driver's license suspension or revocation within the past five years

Spouse/dependents

- Spouses age 19 to 64 years
- Dependents age birth through 22 years
- No driver's license suspension or revocation within the past five years

Underwriting assessment

- Do you work in a high-risk occupation or industry?¹

Exceptions and limitations

The policy pays only for losses resulting from a covered accident as defined in the policy. It does not cover injuries incurred as a result of:

- War
- Sickness or infection
- Self-inflicted injury or suicide
- Participating in a felony
- Being under the influence of narcotics or intoxication
- Commercial driving
- Mountain climbing
- Cosmetic or elective surgery
- Participating in any sport or activity for wage, compensation, or profit

Renewability and continuation

- The policy is guaranteed renewable during the covered person's lifetime
- US Able Life may change the premium rate, but only if the rate changes for all policies in the covered person's state
- The policy will not be issued to anyone 65 years of age or over, but if the policy is purchased before the covered person's 65th birthday, they may continue coverage after age 65
- A covered dependent who no longer meets eligibility requirements may convert to a comparable individual policy without evidence of insurability
- A spouse can continue coverage under the policy upon the covered person's death

LOSS, TREATMENT OR SPECIFIED LOSS	PLAN 1 BENEFITS	PLAN 2 BENEFITS
Emergency Treatment	Individual/Spouse: Up to \$150 Child: Up to \$87	Individual/Spouse: Up to \$200 Child: Up to \$116
Major Diagnostic Exam	\$150	\$200
Medical Appliance	\$105	\$140
Emergency Dental	Up to \$300	Up to \$400
Ambulance	\$225 Ground/\$1,125 Air	\$300 Ground/\$1,500 Air
Hospital Admission	\$1,500	
Hospital Confinement	\$255/Day	\$340/Day
ICU Confinement	\$680/Day	
Prosthetic Device/Artificial Limb	\$525	\$700
Blood/Plasma	\$225	\$300
Transportation	\$450	\$600
Family Lodging	Up to \$105/Night	Up to \$140/Night
Burns	\$1,125	\$1,500
Tendon/Ligament	\$450	\$600
Dislocation	Up to \$3,750	Up to \$5,000
Eye Injury	Up to \$450	Up to \$600
Fractures	Up to \$3,750	Up to \$5,000
Torn Knee Cartilage & Ruptured Disc	Up to \$930	Up to \$1,240
Torn Rotator Cuff	\$930	\$1,240
Internal Injuries	\$945	\$1,260
Concussion	\$90	\$120
Lacerations	Up to \$375	Up to \$500
Follow-Up Physician Visit	Up to \$120/Visit	Up to \$160/Visit
Physical Therapy	\$30/Visit	\$40/Visit
Wellness ²	\$60	\$75
ACCIDENTAL DEATH BENEFITS	PLAN 1 BENEFITS	PLAN 2 BENEFITS
Covered Accidents	Individual/Spouse: \$30,000 Child: \$15,000	Individual/Spouse: \$40,000 Child: \$20,000
Common Carrier Accidents	Individual/Spouse: \$112,500 Child: \$30,000	Individual/Spouse: \$150,000 Child: \$40,000
Accidental death must occur within 90 days after a covered accident.		
Additional benefits are included; see policy for details.		

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US Able Life is an independent company and operates separately from Florida Blue. Florida Blue is an Independent Licensee of the Blue Cross and Blue Shield Association. US Able Life does not sell or service Florida Blue products.

¹Ineligible occupations/industries: Crop dusting or farm labor; tree trimming; environmental or toxic waste handling/disposal; US Postal Service or active duty military; professional sports; firefighter, law enforcement, or detective services; roofing; asbestos removal; taxicab services (including rideshare drivers); manufacturing or storage of ammunitions, fireworks, or explosives (including demolition work); nuclear power, radioactive materials, or gases; mining, oil, gas, or petroleum manufacturing/services (not including service station or truck stop operations); dock or wharf operations/towing or tugboat services; water transport, passenger, or freight

²The wellness benefit is paid on a calendar year basis for covered preventative tests

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