

HOSPITAL CONFINEMENT OUTLINE OF COVERAGE

Hospital confinement

Pays a daily benefit when a covered person is confined in a hospital due to a covered accident or sickness (with a maximum 180 days per confinement).

Hospital admission

Pays an annual benefit when a covered person is admitted to a hospital and confined as a resident bed patient because of a covered accident or sickness. This benefit is payable only once per calendar year for each covered person.

Intensive care confinement

Pays a daily benefit when a covered person is confined in a hospital intensive care or coronary care unit due to a covered injury or sickness (limited to 30 days for any one period of confinement).

Ambulance

Pays a benefit when a covered person uses ground ambulance or air ambulance to or from a hospital or between medical facilities. This benefit is payable only once per calendar year for each covered person.

Supplemental coverage

This is a supplement to health insurance and is not a substitute for major medical coverage. Lack of major medical coverage (or other minimum essential coverage) may result in an additional payment with your taxes. If you own a health savings account, purchase of this plan could adversely impact the tax advantages of your health savings account.

Renewability and continuation

The Hospital Confinement policy and riders are guaranteed renewable during your lifetime. USABLE Life may change the established premium rate, but only if the rate is changed for all policies and riders like yours in your state. This coverage will not be issued to anyone 65 years of age or over. If you purchase the policy and riders prior to your 65th birthday, you may continue coverage after age 65 as long as you continue to pay the premium by the due date or during the 31 days that follow. Covered dependents who no longer meet eligibility requirements may convert to a comparable individual policy without evidence of insurability. A spouse can continue coverage under the policy upon your death.

Pre-existing 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.

PRODUCT HIGHLIGHTS

We can help ease the financial pressure, so you can focus on what's important.

USABLE Life's Hospital Confinement plan can provide a reassuring layer of financial protection for you and your loved ones in the event of hospitalization.

- Three plan options to choose from
- Pays cash in the event of hospitalization due to accident or sickness

Benefits	Plan 1	Plan 2	Plan 3
Hospital confinement	\$75/day	\$100/day	\$150/day
Hospital admission	\$800	\$1,000	\$1,500
Intensive care confinement	\$200/day	\$400/day	\$500/day
Ambulance	\$250 ground/\$500 air	\$250 ground/\$500 air	\$250 ground/\$500 air



Hospital Confinement monthly premium

Age	Plan 1				Plan 2				Plan 3			
	Individual	Individual + Spouse	Individual + Children	Family	Individual	Individual + Spouse	Individual + Children	Family	Individual	Individual + Spouse	Individual + Children	Family
19-29	\$13.08	\$26.16	\$26.02	\$35.66	\$17.38	\$34.76	\$35.88	\$48.36	\$23.90	\$47.80	\$49.10	\$66.46
30-39	\$16.18	\$32.42	\$28.92	\$43.46	\$21.30	\$42.68	\$39.66	\$58.60	\$29.60	\$59.32	\$54.68	\$81.06
40-49	\$19.56	\$39.00	\$28.94	\$47.14	\$25.54	\$50.96	\$39.10	\$62.68	\$35.74	\$71.28	\$54.24	\$87.30
50-59	\$24.48	\$48.80	\$31.72	\$55.92	\$31.74	\$63.26	\$42.20	\$73.56	\$44.86	\$89.42	\$59.14	\$103.46
60-64	\$41.60	\$83.34	\$53.08	\$90.80	\$53.42	\$107.04	\$68.64	\$117.80	\$75.76	\$151.80	\$95.94	\$166.50

Understanding your plan

Here's how it works: You or your family member experiences a hospital stay. USable Life's Hospital Confinement coverage will help cover out of pocket deductible and copayment expenses; the plan also provides supplemental benefits for inpatient hospital expenses.

Coverage effective date

Effective date means the date shown on the Policy Schedule page for all persons accepted for coverage at the time of issue, provided the application has been accepted and approved by us; the policy is issued; and the first premium has been paid; or the date shown by endorsement for all persons added to coverage after the policy has been issued. The effective date is assigned by USable Life in accordance with our policy dating rules in effect at the time your policy is issued. The coverage provided by the policy will not be effective unless there has been no change in the health of any proposed insured person listed on the application between the date of the application and the effective date of the policy.

Exceptions and limitations

The policy pays only for loss resulting from a covered sickness or accident as defined in the policy. It does not cover loss due to:

1. War or any act of war, declared or undeclared.
2. Intentional self-inflicted injury or attempting suicide.
3. Being engaged in an illegal occupation or felony.
4. Routine physicals.
5. Custodial, intermediate care, or rehabilitative confinement.
6. Mental, nervous, or emotional disorder without organic origin.
7. Alcoholism or drug addiction.
8. The use of alcohol or drugs, unless taken as prescribed by a physician.
9. Dental, elective, or cosmetic surgery or treatment, except as a result of a covered injury or congenital defect of a newborn child.
10. Hernia, tonsils, or adenoids during the first six months of coverage, unless treated on an emergency basis.
11. Well baby care.
12. Voluntarily acting as an organ donor.

Read your policy carefully

This outline of coverage provides a very brief description of the important features of the policy. This is not the insurance contract, and only the actual policy provisions will control. The policy itself sets forth in detail the rights and obligations of both you and your insurance company. Policies of this type are designed to provide, to persons insured, coverage in the form of a fixed daily benefit during periods of hospitalization resulting from a covered accident or sickness, subject to any limitations set forth in the policy. Such policies do not provide any benefits other than the fixed daily indemnity for hospital confinement and any additional benefits described.

This document provides a brief description of USable Life's Hospital Confinement coverage. This is not an insurance policy. Limitations and exclusions may apply and coverage may be reduced or terminated due to lack of eligibility. Please read the insurance policy carefully. USable Life is the insurer and is solely responsible for the Hospital Confinement policy (Policy Form HIP2 (2-13) referenced here.

USable 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. USable Life does not sell or service Florida Blue products.

