



Protect yourself from the unexpected.

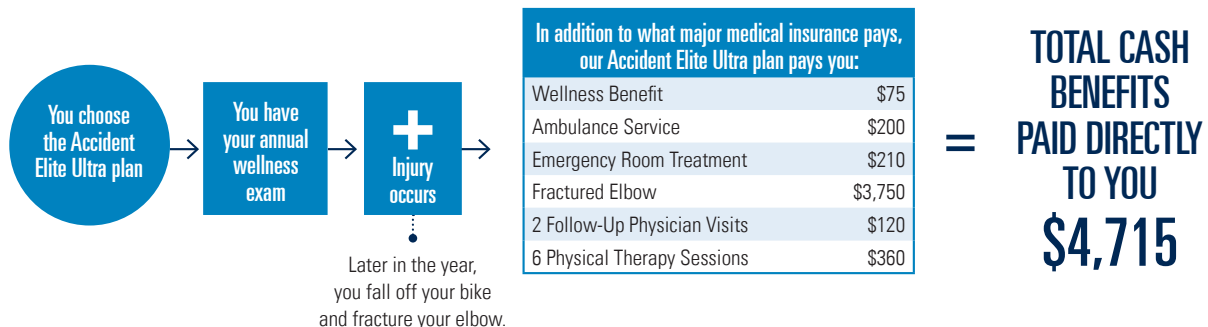
Live life. You're covered.®

Life can change in an instant. Be sure you're protected if the unexpected happens. US Able Life's Accident Elite plan **pays cash directly to you** in the event of an accident.

Highlights of the plan

- This plan provides coverage 24 hours a day – no matter where the accident occurs.
- There's no deductible, annual maximum, or limit on the number of covered accidents.
- This coverage is portable, which means you can take it with you if you choose to leave your place of employment.
- This plan pays YOU in the event of an accident, regardless of what your health insurance plan may pay.
- You can enroll yourself, your spouse, and eligible children.
- A wellness benefit of \$75 is included when you receive covered health screenings during the year such as a mammogram, Pap test, PSA (Prostate-Specific Antigen test), colonoscopy, annual physical exam, eye exam, or immunization.

How does it work?





4TH LEADING CAUSE
OF DEATH

Accidents are the 4th leading cause of death in the United States.¹

Top five leading causes of nonfatal injuries treated in emergency rooms in 2010 across all ages:

1. Falls
2. Struck by or against something
3. Overexertion
4. Motor vehicle accident
5. Accidental cut or puncture wound (for children ages 5-14, bike riding is #5)

How much will it cost?

MONTHLY PREMIUM	SELECT	ULTRA
You	\$19.36	\$27.88
You + Your Spouse	\$27.52	\$39.68
You + Your Children	\$32.16	\$46.40
You + Your Family	\$40.32	\$58.20

Also available:



CRITICAL CARE ELITE

This plan pays a lump-sum benefit upon the first diagnosis of a critical illness, including cancer, heart attack, and stroke.



HOSPITAL CONFINEMENT

This insurance gives you the flexibility to pay your day-to-day expenses when admitted to the hospital, such as utility bills, mortgage payments, or even daycare costs.

Find out more!

To obtain a brochure, application, other enrollment materials, or for additional information: please visit usablelife.com/federalplan, hmsa.com/federalplan, or contact Cheryl Archer by phone at **(808) 538-8907** or email at cheryl.archer@bshi.net. You may also stop by your nearest HMSA Neighborhood Center for more information.

USable Life is an independent company that does not provide HMSA products or services. USable Life is solely responsible for providing ancillary insurance products.

This benefit summary provides a very brief description of USable Life's insurance products. 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 certain coverage may reduce or terminate due to age or lack of eligibility. If you enroll for coverage, you will be furnished with a policy or certificate of insurance. Please read your insurance documents carefully.

¹National Vital Statistics Reports, CDC, February 2016.

Source: NEISS All Injury Program operation by the Consumer Product Safety Commission (CPSC).

