

CRITICAL ILLNESS OUTLINE OF COVERAGE

Understanding your plan

Here's how it works: If you or your covered family member is diagnosed with a covered critical illness, we will pay a lump-sum cash payment directly to you.

Covered Critical Illnesses	% of face amount
Cancer, heart attack, stroke, end stage renal disease, amyotrophic lateral sclerosis (Lou Gehrig's Disease), quadriplegia, or major organ transplant surgery	100%
Coronary Artery Bypass Surgery	25%
Balloon angioplasty, stent, laser relief obstruction procedure, or carcinoma in situ	10%
Recurrent benefit rider	up to 200% for additional diagnosis

PRODUCT HIGHLIGHTS

Prepare for the future now, because you don't want to miss moments like this.

USABLE Life's Critical Illness plan helps protect you and your family from the financial impact that can occur as the result of a heart attack, stroke, or even cancer.

- *Provides lump-sum payments directly to you upon the diagnosis of a covered illness*
- *Includes a recurrent benefit, which pays for subsequent diagnoses up to 200% of policy amount*

Critical Illness monthly premium (non-smoker)

Age	10,000	15,000	20,000	25,000	30,000	35,000	40,000	45,000	50,000
Child	\$2.52								
19-29	\$3.40	\$5.10	\$6.80	\$8.50	\$10.20	\$11.90	\$13.60	\$15.30	\$17.00
30-39	\$5.48	\$8.22	\$10.96	\$13.70	\$16.44	\$19.18	\$21.92	\$24.66	\$27.40
40-49	\$9.12	\$13.68	\$18.24	\$22.80	\$27.36	\$31.92	\$36.48	\$41.04	\$45.60
50-59	\$14.84	\$22.26	\$29.68	\$37.10	\$44.52	\$51.94	\$59.36	\$66.78	\$74.20
60-64	\$20.12	\$30.18	\$40.24	\$50.30	\$60.36	\$70.42	\$80.48	\$90.54	\$100.60

Critical Illness monthly premium (smoker)

Age	10,000	15,000	20,000	25,000	30,000	35,000	40,000	45,000	50,000
Child	\$2.52								
19-29	\$7.12	\$10.68	\$14.24	\$17.80	\$21.36	\$24.92	\$28.48	\$32.04	\$35.60
30-39	\$12.40	\$18.60	\$24.80	\$31.00	\$37.20	\$43.40	\$49.60	\$55.80	\$62.00
40-49	\$26.56	\$39.84	\$53.12	\$66.40	\$79.68	\$92.96	\$106.24	\$119.52	\$132.80
50-59	\$48.84	\$73.26	\$97.68	\$122.10	\$146.52	\$170.94	\$195.36	\$219.78	\$244.20
60-64	\$62.16	\$93.24	\$124.32	\$155.40	\$186.48	\$217.56	\$248.64	\$279.72	\$310.80



Renewability and continuation

The policy is guaranteed renewable during the covered person's lifetime. USABLE Life may change the premium rate, but only if the rate is changed for all policies in the covered person's state. The policy will not be issued to anyone 65 years of age or over on the initial effective date. If you purchase the policy prior to your 65th birthday, you may continue coverage after age 65 as long as you continue to pay the premium rate by the due date or during the 31 days that follow. Children born while the policy is in force will be covered immediately from the moment of birth under the Individual and Family plans. If you wish to continue coverage on newborn children under the Individual or Individual/Spouse Plan, you must apply within 90 days of the child's birth date. A covered dependent who no longer meets eligibility requirements may convert to an individual policy without evidence of insurability. A covered person's spouse's coverage will terminate on the first renewal date following the covered persons death or at the time of divorce.

Pre-existing conditions

The benefits of the policy will not be payable for any loss caused by a pre-existing condition during the first 24 months the policy is in force. After this 24-month period, however, loss due to such conditions will be payable unless specifically excluded from coverage. This 24-month period is measured from the effective date of coverage for each covered person.

A pre-existing condition means a specified critical illness that is diagnosed or for which treatment is received within 24 months prior to the effective date of coverage for each covered person. "Treatment" means consultation, care, or services provided by a physician including diagnostic measures and taking prescription drugs and medicines. If the issuance of a covered person's coverage was based on the medical history disclosed on the

application, such conditions which were fully disclosed and not excluded or limited by us are not considered pre-existing conditions.

Exceptions and limitations

The 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 the policy, unless directly caused or aggravated by said specified critical illness or 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).
- 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.

Read your policy carefully

This outline of coverage provides a brief description of the important features of your policy. This is not the insurance contract, and only the actual policy provisions will control. The policy sets forth, in detail, the rights and obligations of any covered person and your insurance company. This is a limited benefit policy and is designed to provide coverage ONLY when certain losses occur as a result of the specified critical illnesses as defined below and more fully in the policy. The policy does not provide for basic hospital, basic medical-surgical, or major medical expenses. The policy provides benefits only if the date of diagnosis of specified critical illness is while the policy is in force for the covered person so diagnosed. Important: Benefits received under the policy may be taxable. You should consult your personal tax advisor to determine whether or not payments received are subject to taxation.

Benefit payment information

On the policy anniversary following attainment of age 75, the face amount of all benefits will be restated as 50% of the remaining amount payable. The covered person's coverage terminates when the entire face amount has been paid.

This document provides a brief description of USABLE Life's Critical Illness 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 Critical Illness policy (Policy Form CIP2-WC-R (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.

