

Accident

Accidents happen. In the U.S. alone, a disabling injury occurs every second, and a fatal injury occurs every four minutes.¹ With this in mind, it is important for you to have some financial safeguards in place to protect yourself and your family from the unexpected events of life.

Accident insurance provides supplemental coverage to cover the costs resulting from accidental injuries or death at a low cost and premiums are payroll deducted. You may choose from a variety of plans and provide coverage for yourself and eligible family members. Benefits include emergency room treatment; follow-up physician visits; physical therapy; hospital confinement and more.

Highlights of Coverage

Accidental Death Benefit	Pays an accidental death benefit for death caused by a covered accident.
Accidental Dismemberment Benefit	Pays an accidental dismemberment benefit for dismemberment caused by a covered accident.
Emergency Treatment	Benefits are provided to help cover the costs associated with emergency treatment.
Wellness Benefit	Pays a specified amount annually for a covered person to undergo a routine physical examination or other preventative testing, such as mammogram and immunization.
Specified Loss	Benefits may be paid to help cover the costs associated with a variety of injuries, including burns, fractures and concussions.
Major Diagnostic Exam	Pays a specified amount for certain exams, including an MRI, EEG or CT scan.
Emergency Dental Work	Pays a specified amount for certain injuries that result from a covered accident.

This benefit summary provides a very brief description of US Able Life's insurance products. This is not an insurance policy and only the actual provisions of an issued policy control. US Able Life's policies set forth the rights and obligations of covered persons and US Able Life. Please be aware that certain limitations and exclusions may apply, and certain coverage may reduce or terminate due to age or lack of eligibility. If you enroll and are approved for coverage, you will be furnished with a policy or certificate of insurance. Please read your insurance documents carefully.

Did you know...

In the U.S., a disabling injury occurs every **1** second, and a fatal injury occurs every **4** minutes?¹

Accidents are the **5**th leading cause of death in America?²

Accidents caused over **33.2** million people to seek medical attention for injuries?³



^{1, 2, 3} Injury Facts 2008 Edition. National Safety Council. 2008.