



ACCIDENT ELITE INSURANCE



Protection for **HMSA Federal Plan** employees — Accident Elite insurance is reliable

An accident can be disruptive to daily life, both physically and financially. Whether you, your spouse, or your children suffer an injury from a sports activity or do something as simple as fall off a bike, accident coverage ensures you and your family are prepared for the unexpected. With USABLE Life's Accident Elite Plan, you can enjoy peace of mind knowing you're financially prepared. The costs of dealing with a life-altering accident can be overwhelming for those who are unprepared. This plan offers an additional layer of financial protection for you and your family by paying cash when you have an accidental injury.

How it works

For example, you purchase our Accident Elite Ultra Plan and complete an annual wellness exam. Later that same year, you fall off a bike and fracture your elbow. In addition to what major medical insurance pays, USABLE Life's Accident Elite Ultra Plan will pay:

- \$75 for a wellness benefit
- \$200 for ambulance transportation
- \$210 for emergency room treatment
- \$3,750 for a fractured elbow
- \$120 for two follow-up physician visits
- \$360 for six physical therapy sessions

\$4,715 in total cash benefits paid directly to you.

PRODUCT HIGHLIGHTS

- *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 plan is portable — take it with you even if you leave your place of employment*
- *Coverage is available for you, your spouse, and/or eligible dependents*
- *This plan pays you directly for a covered accident in addition to what major medical insurance pays*

How much will it cost?

Monthly Premium	Select Plan	Ultra Plan
Employee	\$19.36	\$27.88
Employee + spouse	\$27.52	\$39.68
Employee + eligible dependents	\$32.16	\$46.40
Employee + family	\$40.32	\$58.20

Additional coverage options

Critical Care Elite

The overwhelming majority of healthy individuals over age 40 will become critically ill at some point in their future. The costs of treating a critical illness or end-of-life care can be devastating to you and your family’s income and life savings if sufficient insurance is not in place.

Critical illness coverage helps with the nonmedical costs that often accompany a critical illness diagnosis and treatment, including travel, child care, and other unexpected expenses. This plan pays a lump-sum benefit upon the first diagnosis of a critical illness, including cancer, heart attack, and stroke.

Hospital Confinement

Over the course of a prolonged hospital stay, savings may be put at risk simply to cover a variety of deductibles and copayments. For many, turning to other family members and friends for help may seem like the only option to pay for expenses not covered by traditional insurance.

Hospital benefits can provide a reassuring layer of financial protection to you and your family by paying cash to cover unexpected expenses in the event of hospitalization. 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.

How can we help?

Please visit USABLELife.com/federalplan or hmsa.com/federalplan for detailed information about your plan.

CHERYL ARCHER will be happy to assist you personally! Contact her at (808) 538-8907 or cheryl.archer@usablelife.com.

To obtain a brochure, application, other enrollment materials, or for additional information, visit an HMSA Neighborhood Center. Your nearest location can be easily located here: hmsa.com/contact.

This document provides a brief description of USABLE Life’s Accident Elite insurance. 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 LifeSM is used with the consent of USABLE Mutual Insurance Company.

© 2025 Life & Specialty Ventures, L.L.C. All rights reserved.

