



## Accident Elite, Critical Care, Hospital Confinement

### Frequently Asked Questions

#### Policy and Product Questions:

Q: If I elect the new Hospital Confinement Plan and the Accident Elite Plan, would I receive injury benefits on both plans?

A: Yes. None of the US Able plans coordinate with any other insurance including other US Able Policies.

Q: If a covered individual becomes pregnant, after the effective date of the Hospital Confinement plan, would hospitalization and surgical benefits be excluded?

A: No. A pregnancy that begins after the effective date is a covered condition.

Q: If I am not covered under Florida Blue's Major Medical plan, can I enroll in the US Able Voluntary Plans?

A: Yes, employees can elect either or both of the plans regardless of who their major medical coverage is with. In fact, you can elect different coverage tiers for each of the US Able plans.

Q: Who qualifies as a dependent?

A: Spouses, domestic partners, children, stepchildren and children that the employee has legal guardianship of, **through the age of 22 regardless of student or residency status.**

Q: Is there an age limit for new enrollees?

A: New enrollees must be under the age of 65 on January 1, 2014. Once a policy is issued, the coverage is guaranteed renewable for the covered individual's lifetime.

Q: How many levels of Accident Elite Coverage are available?

A: There are three levels of Accident Elite: Basic, Select and Ultra. Employees with the highest deductible health plan cannot elect the Ultra Plan.

Q: Can I receive a wellness benefit on more than one plan for a single qualified service?

A: Yes, please review the list of qualified services on each plan. If you elect more than one plan and complete a wellness exam that would qualify under each plan (for example, a mammogram), you can submit that for each plan.

Q: How many wellness benefits can I file?

A1: The Accident Elite Plan will pay **one wellness benefit per POLICY per year.**

A2: The CriticalCare Elite plan will pay one wellness benefit PER COVERED PERSON per year, up to a total of two wellness benefits. *It is important to note that the eligible screenings are nearly 100% adult tests.*

A3: The Hospital Confinement Plan (level 2 and 3 only), will pay one wellness benefit PER COVERED PERSON per year, up to a total of two wellness benefits.

Q: How long does a covered person have to be in the hospital to be eligible for the daily confinement and or initial hospitalization benefit?

A: Confinement means medically necessary care as a resident bed patient for at least 12 hours in the same facility. It does not include time spent in the emergency room or an observation unit.

Q: How does USAble define an Accident that will be covered?

A: The answer below comes directly from the underwriting guide:

“The Accident Elite policy will provide specific coverage for accidents that the insured person suffers in the course of the insured’s activities while at work or at home. The Accident coverage offered under Accident Elite is *on or off* the job.

We define an accident as a Covered Accident where the insured person has suffered accidental bodily injury which:

1. Is sustained on or after the effective date of coverage; and
- 2 Is the direct cause of the loss independent of sickness, disease, bodily infirmity, or any other cause; and
3. Occurs while the policy is in force; and
4. Is not excluded by name or specific description in this policy.

All injuries sustained in any one accident and all complications and recurrence of complications are considered to be a single “covered accident”.