

## Exclusions & Limitations

No benefits shall be paid for injury that:

- Is self-inflicted, while sane or insane;
- Is due to war or act of war, whether declared or not;
- Is a result of voluntary participation in any riot or civil insurrection;
- Is caused by or results from the Covered Person's taking or using any narcotic, barbiturate or any other drug, unless taken or used as prescribed by a Physician;
- Has as its contributing cause, the Covered Person's commission of or attempt to commit a felony, or had as its contributing cause, the Covered Person's being engaged in an illegal activity or;
- Is due to disease, bodily or mental infirmity, or medical or surgical treatment of these;
- Occurs while driving in any organized or scheduled race or speed test or while testing an automobile or any vehicle on any racetrack or speedway;
- Occurs while operating, learning to operate, serving as a crew member of or jumping, parachuting, or falling from any aircraft or hot air balloon, including those which are not motor driven. This does not include flying as a fare paying passenger;
- Occurs while engaging in hang-gliding, bungee jumping, parachuting, sailgliding, parasailing, parakiting or any similar activities;
- Occurs while practicing for or participating in any collegiate, semi-professional or professional competitive athletic contests for which any type of compensation or remuneration is received.

## Important Definitions

### Accident/Injury

Means bodily injury caused by an accident which occurs while this Policy is in force. The injury must be the direct cause of loss, independent of disease or bodily infirmity.

### Hospital

An institution which meets the following requirements:

1. It is operated pursuant to law; and
2. It is primarily engaged in providing or operating either on its premises or in facilities available to the Hospital on a prearranged basis and under supervision of the staff of one or more duly licensed Physicians, medical, diagnostic, and major surgical facilities for medical care and treatment of sick and injured person on an inpatient basis; and
3. It provides 24 hour nursing service by or under the supervision of registered graduate professional nurses (RN's).

It does **not** include an institution operated primarily as a:

1. Convalescent home, convalescent rest, or nursing facility; or
2. Facility primarily affording custodial or educational care; or
3. Facility for the aged or substance abuse including alcoholism.

### Hospital Confinement/Confinement/Confined

Means being an inpatient in a Hospital for necessary care and treatment of an injury. Such Confinement must be prescribed by a Physician. Confinement does not include outpatient care and treatment, including outpatient surgery or outpatient observation received in a Hospital.

### Intensive Care Unit

Means a facility in a Hospital which at the time of admission is separate and apart from the surgical recovery room, other rooms, beds, or wards normally used for patient confinement and:

1. Provides room and board;
2. Provides registered graduate nursing care;
3. Requires constant audio visual observation;
4. Provides special equipment or supplies at all times on a standby basis; and
5. Charges a daily intensive care fee.

### Burn Unit

Means a facility in a Hospital which:

1. Provides room and board;
2. Provides registered graduate nursing care;
3. Provides special equipment or supplies at all times on a standby basis; and
4. Charges a daily burn unit fee.

### Emergency Facility

Means a facility licensed, if license is required, to provide emergency care and staffed by a Physician. The facility can be a clinic, Hospital emergency room, or similar outpatient emergency facility.

# Accidents Happen

We help reduce the financial pain

**U S** **UNITED SECURITY**  
**L H** LIFE AND HEALTH INSURANCE COMPANY

Accident Hospital Indemnity Insurance

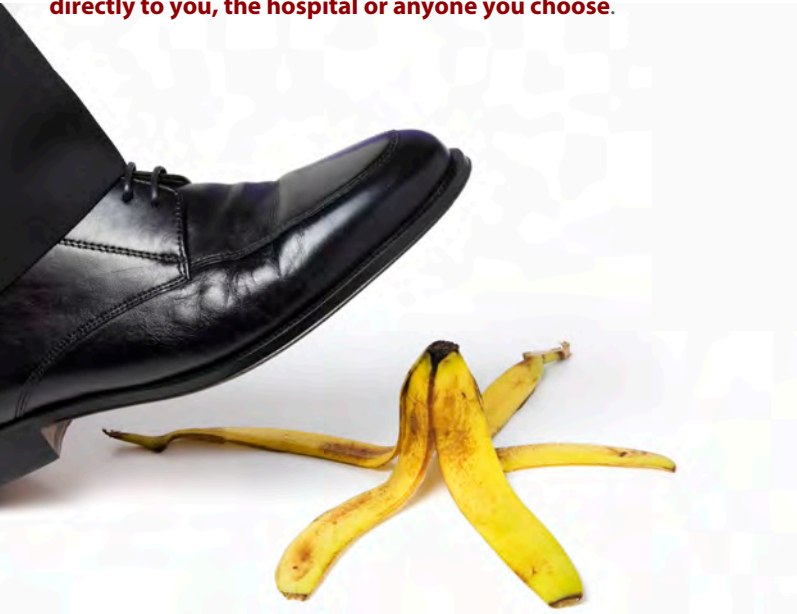
\$200/day hospital stay  
\$200/day intensive care/burn unit  
\$150/visit emergency treatment



Every year, there are about 119.2 million visits to a hospital emergency room for accidental injuries.<sup>1</sup>

<sup>1</sup> Source: National Health Statistics Report, 2008

We can't prevent an accident, but we can help lessen the financial pain. With Accident Hospital Indemnity coverage, **benefits are paid directly to you, the hospital or anyone you choose.**



## Protect Yourself

If you end up in the hospital due to an accident, your health insurance will pay for some of the costs. But what about **the costs your health insurance won't pay?** Deductibles and co-pays can easily total hundreds of dollars. Then there are other costs health insurance won't cover. Add your mortgage and everyday expenses and you could be put in a difficult financial bind. That's why we offer an Accident Hospital Indemnity plan that **pays up to \$400 a day.**

**Can you afford** to pay all the costs related to caring for an accidental injury?

For As Little As \$12/Month

## Monthly Rates By Age

Under 18	18-24	25-29	30-34	35-39
\$8.92	\$12.41	\$12.49	\$12.64	\$12.92
40-44	45-49	50-54	55-59	60-64
\$13.33	\$14.12	\$15.71	\$18.69	\$22.01

You can apply for coverage by yourself, with your spouse, or with your entire family. The primary applicant must be at least 18 years of age. Dependents are eligible up to age 23.

**Billing Fees:**  
Annual - \$0.00  
Semi-Annual - \$3.00  
Quarterly - \$2.00  
Monthly - \$1.00  
PAC/Credit Card - \$0.00  
List (monthly) - \$5.00



Children ages 5 to 14 account for nearly 40 percent of all sports-related injuries treated in hospital emergency departments.<sup>2</sup>

<sup>2</sup> Source: 2006 National Center for Sports Safety

## Plan Benefits

### Hospital Confinement - \$200/day

If necessary treatment of a covered accidental injury sends you or any covered family member to the hospital, benefits of \$200 a day begin from the first day and will continue until the patient is released, up to 90 days. Hospital confinement must begin within 90 days of the accident causing the injury. Recurrent confinements must occur within 90 days of a previously covered confinement.

### Intensive Care/ Burn Unit - \$200/day

If necessary treatment of a covered accidental injury requires you or an insured family member to be admitted to an intensive care unit or a burn unit, a daily benefit of \$200 will be paid to you for up to 30 days, in addition to the \$200 daily hospital confinement benefit. That's \$400 a day!

The daily Intensive Care and Burn Unit benefits begin with your first day of confinement and continue up to 30 days. Recurrent confinements must occur within 90 days of a previously covered confinement.

### Emergency Treatment - \$150/visit

If necessary treatment of a covered accidental injury requires a trip to an emergency facility or you or your covered family members require any type of covered emergency treatment, you'll receive benefits of \$150 per visit. Treatment must occur within 72 hours of the accident. If accidental injury leads to emergency treatment *and* hospital confinement, the emergency treatment benefit is not paid.

### Benefits Payable With Other Insurance Plans

The Accident Hospital Indemnity Plan is a supplemental insurance product, meaning you'll receive the full daily benefit no matter what other insurance plans you have in force.

### Guaranteed Acceptance

If you are age 18-64 and not currently eligible for Medicare, your acceptance in this plan is guaranteed. There's no medical exam to take or medical questions to answer.

### Portable, Nationwide Coverage

This plan is portable. You can take it with you if you change jobs or retire. Plus, you're covered nationwide!

### Guaranteed Renewable Until Age 75

As long as you pay the premiums on time, USL&H will not cancel the policy for any reason, regardless of health or claim status, until you reach age 75.

### Continuation of Coverage

In the event of your death, your covered spouse, if any, shall be deemed the Insured. Otherwise, the coverage will terminate on the next renewal date. If your spouse ceases to be your spouse, your spouse will no longer be covered as of the next monthly renewal date.

## FAQs

### Can I be denied coverage due to health or age?

No, your acceptance is guaranteed as long as you are age 18-64.

### Do benefits reduce as I grow older?

No, your coverage amount can never be reduced and this coverage cannot be cancelled as long as you pay your premiums.

### Do I have to take a medical exam?

A medical exam is not required. Acceptance is based on the information you provide.

### Why do I need this type of coverage?

Health insurance won't normally cover all of your health care costs or the everyday expenses that still have to be paid while you're recovering and unable to work.

### What happens if I change jobs or retire while covered?

As long as the premiums are paid, the plan provides continuous coverage even if you change jobs or retire. You own the policy/certificate and can take it with you.

### Will rates increase as I get older?

No. There will be no increase because of age, health, or the claims you make.

### Will my benefits decrease as I get older?

No, your coverage amount can never be reduced. It's yours for as long as you pay your premiums.

### If I'm admitted to an intensive care unit while I'm in the hospital, do I receive a benefit for both?

Yes, this plan pays a daily benefit of \$200 while you are confined in the hospital, plus a daily benefit of \$200 if you are admitted to an intensive care unit or burn unit. However, if you visit the Emergency Room and are admitted to the hospital for injuries resulting from the same accident, the plan pays the \$200 hospital benefit but does not provide the \$150 Emergency Room benefit.