



Your local Blue Cross Blue Shield

Prepare for the unexpected with Accident insurance.

Florida Blue partners with USABLE Life, a specialty benefits carrier, to offer Accident insurance that complements your traditional medical plan—because everyone deserves quality care that’s accessible.

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 ladder, accident coverage will ensure you and your family are prepared for the unexpected. With USABLE Life’s Accident insurance, you can enjoy the peace of mind of knowing that you’re financially prepared.

- Pays cash directly to you
- Pays an accidental death benefit
- Can be used to cover medical and nonmedical expenses
- Pays in addition to any other insurance you may have
- Available for individuals, spouses, and dependent children
- Wellness benefit included for covered preventive tests
- Policy is guaranteed renewable as long as premiums are paid on time

How it works

For example, you purchase one of our Accident Plans and later that same year, you fall off a ladder and suffer a fractured elbow and internal injuries. In addition to what your major medical insurance pays, USABLE Life’s Accident Plan may pay*:

- \$75 for a wellness benefit
- \$300 for ambulance transportation
- \$200 for emergency room treatment
- \$930 for a fractured elbow
- \$1,260 for internal injuries
- \$320 for two follow-up physician visits
- \$200 for five physical therapy sessions

= \$3,285 in total cash benefits paid directly to you!



Do you need Accident insurance?

Contact your local Florida Blue or USABLE Life representative to learn more today.

Florida Blue is an Independent Licensee of the Blue Cross and Blue Shield Association. Supplemental, Life, and Disability products are offered by USABLE Life. USABLE Life is an independent company and operates separately from Florida Blue.

This document provides a brief description of USABLE Life’s Accident 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.

This is an example of how USABLE Life’s Accident insurance benefits work. Benefits and amounts are only an example, and may vary based on policy.

