

Protect your finances with cash paid directly to you.

Visit www.mosaicgroup.com
or call 1-888-731-2235 or contact your
authorized BCBSNC agent or representative.

**This protection
may be right for you if...**

- + You're worried about protecting your savings
- + You have health insurance coverage and you want to have additional financial security for your family
- + You are concerned about a history of cancer, heart attack or stroke in your family
- + Your current health plan has a high deductible or many co-pays

Helping North Carolinians with life's unexpected events.

Mosaic Group is an independent, authorized insurance agency owned by Blue Cross and Blue Shield of North Carolina. Mosaic Group offers a comprehensive array of specialty insurance underwritten by USABLE, including Accident, Critical Illness, and Hospital Confinement to protect against life's unexpected events. These products provide peace of mind and cash payments when you need them most. Mosaic Group also offers BCBSNC products, including Dental Blue®. Just ask the more than 150,000 customers Mosaic Group is currently serving across North Carolina.

Learn more now and get a free quote!
Visit Mosaic Group at www.mosaicgroup.com
or call 1-888-731-2235 or contact your authorized
BCBSNC agent or representative.

Mosaic Group^{SMI} is an authorized agency of:



**BlueCross BlueShield
of North Carolina**

USABLE Life

For costs and further details of coverage, including exclusions and reductions or limitations and terms under which the policy may be continued in force, visit mosaicgroup.com/cashtoyou. Accident, Critical Illness and Hospital Confinement coverage underwritten by USABLE Life. This is a very brief benefit description of USABLE Life's insurance products. If you are approved for coverage, you will be furnished with a policy from USABLE Life, which sets forth the rights and obligations of covered persons and USABLE Life. All coverage and rates are based upon final underwriting analysis by USABLE Life. USABLE® Life, recognized as among the 50 top-performing insurance companies in the nation; Ward Group, a McLagan/Aon Hewitt Company, www.wardinc.com/wards50/life-health.php (Accessed December 2012). Policy numbers: Accident: AEP-R (9-05); Critical Illness: CIP2-R (7-07); Hospital Confinement: HIP2-R (3-07). Dental Blue® coverage underwritten by Blue Cross and Blue Shield of North Carolina. Policy number: M60 (8/12).

- 1 National Safety Council, Injury Facts, 2008 Ed.
- 2 U.S. Census Bureau, Motor Vehicle Accidents and Fatalities Abstract, 2009.
- 3 The basics of accidental death and dismemberment insurance by Insure.com, 2010.
- 4 66¢ a day or \$20.50 a month rate quoted for Accident Basic insurance product for a North Carolinian under 65 years old.
- 5 American Heart Association, 2012.
- 6 American Heart Association, Heart and Stroke Statistical Update, 2009.
- 7 American Cancer Society, Cancer Facts and Figures, 2012.
- 8 .15¢ a day or \$4.44 a month rate quoted is for Critical Illness product with a \$10,000 Benefit and Cancer Coverage for a North Carolinian non-smoker, 18-29 years old.
- 9 Visit mosaicgroup.com for specifics of coverage.
- 10 Centers for Disease Control and Prevention, Nonfatal Bathroom Injuries Among Persons Aged U15 Years United States, 2008.
- 11 Centers for Disease Control and Prevention, Vital and Health Statistics, 2010.
- 12 .43¢ a day or \$12.86 a month rate quoted for Hospital Confinement coverage product for a North Carolinian, 18-29 years old.

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Rev-3Q13, SM C1.1
U9085d O-2Q13



Cash when you need it most

**With payments made
directly to you**



Three affordable products that pay you cash when the unexpected happens.

Accident Pays you cash for accidents

Accidents and unexpected injuries are a fact of life, whether it's a school sport, or a slip-and-fall in the house. Have peace of mind knowing that you and your family will be prepared with extra cash.

Up to \$150,000 cash benefits for accidental death or dismemberment

You're covered with up to \$150,000 for common carrier accidents, and as much as \$40,000 for accidental death.

Coverage for other losses and treatments, too

Receive as much as \$200 cash for Emergency Room visits, major diagnostic exams, medical appliances and emergency dental work. Plus, receive even more cash for a wide range of common treatments including burns, eye injuries, fractures, ambulance, concussions, and much more.

Get cash (\$60) for wellness exams and routine tests

Built-in bonus just for you taking preventive measures to stay well. Receive \$60 when you undergo a routine physical examination or other preventative testing such as your annual physical, mammogram, pap smear, ultrasound, and much more.

90% of disabling accidents and illnesses are NOT work related, and are NOT covered under workers compensation.¹

There were almost 11 million motor vehicle accidents in 2009.²

In 2010, there were 122,000 accidental deaths.³

Rates as low as .66¢ a day!⁴

Critical Illness Pays you cash for critical illness

No one wants to think of being ill with cancer, a heart attack or stroke. But if it happens to you or a family member, having extra cash coming in can mean so much to you and your family!

Lump-sum cash payments paid directly to you

Depend on a lump-sum payout arriving in your mailbox in the event of cancer, a heart attack or stroke, or other critical illness diagnosis. Imagine the peace of mind of having extra cash on hand for your financial security while you focus on recovery.

Your choice of a \$10,000, \$20,000 or \$30,000 policy

Fighting cancer or recovering from a heart attack or stroke can be costly. Cash benefits of up to \$30,000 can help.

Plus benefits for other illnesses

Depend on cash benefits up to \$30,000 for other critical illnesses, including major organ transplants, coronary artery bypass surgery, balloon angioplasty, and more.

Get up to \$75 cash for wellness preventative tests and routine exams

Count on extra cash for routine tests including EKG, blood tests, mammogram, pap smear, chest X-ray, ultrasound, and much more.



Every 34 seconds, someone in the United States has a heart attack.⁵

Stroke is the leading cause of long-term disability.⁶

1.6 million Americans will be diagnosed with cancer this year.⁷

Rates as low as .15¢ a day!⁸

Hospital Confinement Pays you cash when you're hospitalized

When you or a family member is admitted to the hospital, know that extra cash is coming to pay bills or expenses.

Receive up to \$200 per day when you're hospitalized

With hospitalization costs climbing, you'll be glad for every extra dollar! This is cash for each day of hospitalization, with no deductible or co-pay!

Up to \$2,500 in cash benefits paid to you for surgery and anesthesia

If an emergency or accident results in you being admitted to the hospital, or you need surgery and anesthesia, you'll have as much as \$2,500 in extra cash to use any way you choose. Additional benefits are there for ambulance and if you go to the hospital.⁹

Coverage options for the entire family

The choice is yours, flexible and affordable coverage for you, you and your spouse, single parent family coverage or your entire family (kids included!).

Add optional benefits for serious events

You can increase your cash benefits up to \$2,000 with three additional coverage options for hospital admissions, intensive care, and heart attack, stroke, coma or paralysis.

Every year about 235,000 people over age 15 visit emergency rooms because of injuries suffered in the bathroom, and almost 14 percent are hospitalized.¹⁰

In 2009, approximately 18.9 million people stayed overnight in a hospital at least once.¹¹

Rates as low as .43¢ a day!¹²

