

ValULife



USA+ is committed to the promotion of
Equal Access to Health Care
for all Americans.

Real Benefits, Real Value, **PLUS** We Really Care!

United Service Association For Health Care

800.872.1187 • 2221 E. Lamar Blvd, Suite 900 Arlington, TX 76006 • www.usahc.com

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About USA+

United Service Association For Health Care (USA+) is a non-profit membership association chartered in Washington, D.C., in 1983. USA+ was founded to benefit the lives of individuals and families by promoting equal access to health care. In November of 1987, USA+ became one of the first membership associations in the United States to provide quality benefits programs for individuals and families that were previously available only to employees of large corporations.

USA+ is NOT an insurance company. USA+ identifies the needs of its members and finds the nation's top providers of products and services to satisfy those needs. Through the size of its national membership, USA+ leverages its contracts with providers to negotiate benefits for its members. USA+ Benefit Plans may consist of insured and non-insured benefits. Members will have access to insured benefits through the group policies that have been issued to USA+ by A.M. Best rated insurance companies.

USA+ is committed to the promotion of equal access to health care for all citizens of the United States, but more specifically, for members of our association. USA+ stays abreast of legislation proposed by state regulators that may have a favorable or adverse impact on our membership population. When necessary, we contact regulators in order to have an opportunity to convey the views of USA+ members. USA+ also encourages its members to get involved by contacting their local and state leaders to be sure that their voices are heard. USA+ believes that together, we can make a difference.

USA+ and its members impact the lives of people in need all across the nation, giving to charities that make a difference, and improving the quality of life for many people who are facing difficult challenges. Through the United Service Association For Health Care Foundation (USA+ Foundation), members of USA+ are able to contribute effortlessly. A portion of the membership dues collected each month is donated to the USA+ Foundation. Through the combined contributions of our members, that small amount has exceeded \$8 million awarded to more than 200 worthwhile charities, community programs and national research programs. The United Service Association For Health Care Foundation can receive donations from businesses, other foundations, and individuals. If you want to make an additional tax-free donation, please send it to the address listed below. If you do not want to participate in this program, please send a letter to the address below.

USA+ is an accredited member of the Better Business Bureau with an A+ rating, a member of the Arlington, Texas Chamber of Commerce, and the U.S. Chamber of Commerce.

Membership in USA+ is NOT insurance nor is it meant to represent an insurance contract. Some of the benefits available to our members are NOT Insurance. This is an Association Membership offered and administered by United Service Association For Health Care. As added membership benefits, all active members are automatically covered under certain group insurance policies purchased by USA+. The benefits are underwritten by A.M. Best rated insurance companies and subject to the exclusions, limitations, terms and conditions of coverage as set forth in the insurance certificate provided in your membership materials and the Policy issued to USA+. Not available in all states. Please contact USA+ for state availability.

The Privileges of Membership include the following:

USA+ Benefits Protector

Many individuals lose their job due to a company re-location, company downsizing or as the result of natural disasters. For most individuals, loss of employment also means a monetary loss.

The Benefits Protector program helps cushion the impact of economic downturns that occur. Should you lose your job through no fault of your own, we will be there for you. Your membership dues will be waived and your membership benefits will continue for three (3) months. *

*Certain Terms and Conditions Apply.

USA+ Scholarship Program

USA+ is committed to the promotion of equal access to health care for all Americans. In order to ensure equal access to health care, it is important that there are sufficient medical providers available to serve the public. For that reason, USA+ developed a scholarship program. This program will provide scholarships to outstanding high school seniors that show promise of continued academic performance. This program is only available to dependent children and grandchildren of USA+ members and will allow deserving students to attain their educational goals.

Term Life Insurance

ValULife

BENEFITS

This benefit is added to your membership after you have been a member for 12 continuous months.

This term life insurance can provide assistance to your family members during a difficult time.

- Pays the beneficiary the benefit amount listed for the member's loss of life.
- The amounts listed are doubled if the loss of life is due to an accident.*

ValULife 10 and ValULife 25 is available to individuals Ages 18-64. This benefit continues with certain reductions and ends at Age 84. ValULife Silver is available to individuals from Ages 65-69.

Life and Accidental Death & Dismemberment (AD&D) coverages are provided under a group insurance policy issued to USA+ by The Guardian Life Insurance Company of America. Life and AD&D coverages under this plan terminates when you cease paying your USA+ membership dues, or upon termination of the group insurance policy.

Like most insurance policies, Guardian group insurance policies contain exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please refer to the Certificate of Insurance for complete details including terms and conditions, exclusions and limitations.

The insurance benefit for ValULife is reduced to the following percentages of the benefit amount shown above:

70-74	50%
75-79	25%
80-84	10%
85+	0%

*Accidental coverage is not available for ValULife Silver.

Guardian Group Term Life Insurance is underwritten by The Guardian Life Insurance Company of America, New York, NY. Policy limitations and exclusions apply. Plan documents are the final arbiter of coverage for United Service Association For Health Care, group #485365.

ValULife
10

ValULife
Silver

ValULife
25

Benefit Amount

\$10,000

\$10,000

\$25,000

Age 18-64
only

Age 65-69
only

Age 18-64
only

Reduced amount for Age 70-84.
See reduction schedule below.

Other Included Benefits

*Ameritas Group Vision Benefits

You receive the following vision benefit: One eye exam once per year per family member from participating providers or \$47 towards an exam for non participating providers. There are 37,000 VSP providers and 5,000 retail locations nationwide. Find a VSP provider near you at vsp.com.

These insurance benefits are issued on Form Series 9000 Rev.4-13, are underwritten by Ameritas Life Insurance Corp., a NE domiciled life insurance company with main offices located at 5900 O Street, Lincoln, NE 68521. Licensed in all states except NY. This product, and its features are subject to state availability and may vary by state. Certain exclusions and limitations may apply, for cost and complete details of coverage, please contact us or your agent. **These insurance benefits are not available in AK, KS, MT, NH, NY, SD and UT.*

**Ameritas Life Insurance Corp. ("Ameritas") provides the Dental and Vision coverage and access to the AXA program. Ameritas does not provide nor is it affiliated with any of the other programs provided as a part of the membership in USA+.*

The association membership fee for dental (and vision when applicable) you will be charged includes the following insurance rates, which are paid to Ameritas: ValULife 10/ \$2.77, ValULife Silver/ \$2.77, ValULife 25/ \$2.77.

EXCLUSIONS - VISION

This plan does not cover:

- Services and/or materials not specifically included in this Schedule as covered Plan Benefits,
- Plano lenses (lenses with refractive correction of less than plus or minus .50 diopter) except as specifically allowed in the frames benefit section below,
- Services or materials that are cosmetic, including Plano contact lenses to change eye color and artistically painted Contact Lenses,
- Orthoptics or vision training and any associated supplemental testing,
- Medical or surgical treatment of the eyes,
- Local, state and/or federal taxes, except where law requires us to pay

Dignity Memorial

Dignity Memorial is a nationwide network of over 1,800 funeral, cremation, and cemetery service providers. ¹ Members receive 10% savings on funeral or cremation services and merchandise including cemetery interment rights, services and merchandise through Dignity Memorial affiliated cemeteries, a free ² Funeral Protection Certificate for your children and grandchildren worth up to \$2,500, a Family Planning Guide, access to an extensive Grief Management Library and Family Safety Programs, Funeral and cremation preplanning services that are transferable to any Dignity Memorial location throughout the United States (must be over 75 miles from the location where prearrangements were made). Substantial savings on bereavement airfares, extended family coverage.

¹ Where available by law. 10% savings does not apply to cash advance items or already discounted Dignity Memorial plans. Not available in the state of Louisiana and may not be available in New York.

² Not available in Maryland.

CLC ID Protect Plus

CLC ID Protect Plus offers a comprehensive identity protection program with several layers of defense. ID Monitoring is the first layer; however, monitoring will never capture all fraudulent transactions. CLC ID protect backs up monitoring with additional layers of ID Protection and ID Recovery. We add up to \$25,000 of insurance coverage to protect against financial losses, a US based team of professional Fraud Resolution Specialists™ to clear your records, tax fraud specialists to help clear issues with the IRS, financial specialists to help resolve financial hardships that can result from identity theft, and finally, we provide discounted legal services should the issue require the intervention of an attorney.

ID Monitoring*

CLC ID Protect Plus includes continuous 24/7 Social Security Number and Personal Information Monitoring with text and email alerts that notify you of possible misuse of your SSN and personal information and suspicious activity. ID Monitoring is a vital component in defending your most valuable asset, your identity.

**CLC ID Protect Plus does not monitor all transactions at all businesses. No service can stop all identity theft events.*

ID Protection

CLC ID Protect Plus uses email and text alerts to notify you of suspicious activity involving your SSN and personal information. If your identity is stolen you will receive up to \$1,000 in identity theft insurance† coverage available for fraud-related losses and expenses, such as lost wages or legal expenses.

† Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

ID Theft Recovery

CLC ID Protect Plus gives you unlimited access to a US based team of Fraud Resolution Specialists™ who work relentlessly on your behalf to restore your stolen identity and repair your damaged credit reputation should you ever fall victim to identity theft.

FRAUD RESOLUTION TEAM

You have unlimited access to our team of Fraud Resolution Specialists™. Each FRS™ is an experienced fraud representative and has been trained under the Fair Credit Reporting Act (FCRA). Each FRS is educated on and familiar with prohibited “collection” company activities under the Fair Debt Credit Protection Act (FDCPA). Additional certifications include Certified Identity Theft Risk Management Specialist® and Certified Credit Report Reviewer.

EMERGENCY RESPONSE KIT

Receive a step-by-step guide when you fall victim to theft or a breach. This kit is available at any time through our website.

Emergency Helicopter Rescue

In the event that an eligible member suffers from a “certified injury” that requires emergency medical transportation by helicopter in accordance with EMS protocols, the program will reimburse the participant up to a maximum of \$7,000.00 per occurrence. Reimbursement includes expenses incurred from the cost of “Medically Necessary” or “Life Threatening” helicopter transportation from the scene of an accident to the nearest medical facility capable of treating the injuries or from one medical facility to another medical facility. Claims for “Medically Necessary” transports from one medical facility to another medical facility are subject to review by Lifeguard’s Medical Officer.

Provisions include:

- One benefit will be paid per occurrence.
- Benefit in excess of all other valid collectable insurance.
- Coverage is worldwide.
- Transportation by helicopter only.

This benefit is provided to USA+ members by Lifeguard Emergency Travel, Inc. Certain terms and conditions apply and benefits are subject to the Exclusions and Limitations. See your membership Handbook for the details.

Not available to Iowa residents.

LIMITATIONS AND EXCLUSIONS

The following conditions represent coverage exclusions:

1. *Suicide or attempted suicide;*
2. *Intentionally self-inflicted injuries;*
3. *War, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), civil war;*
4. *Participation in any military maneuver or training exercise;*
5. *Mental or emotional disorders, unless hospitalized;*
6. *Being under the influence of drugs or intoxicants, unless prescribed by a Physician;*
7. *Commission or the attempt to commit a criminal act;*
8. *Participation as a professional in athletics;*
9. *Pregnancy and childbirth (except for complications of pregnancy);*
10. *Bodily injury or sickness which can be treated locally*

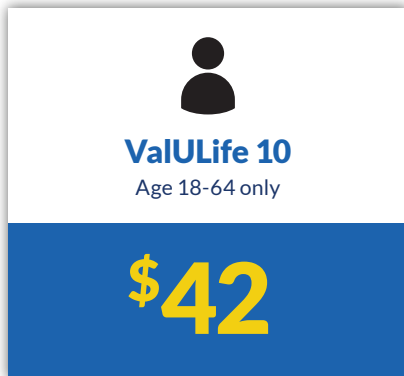
AirMed

The following services are available if the Participant suffers an injury or a sudden and unexpected illness, when you are 100 or more miles away from home.

- **Air Medical Repatriation.** If a Member is admitted to (or being discharged from) a hospital anywhere in the world that is more than 150 miles from the Member's residence in the United States or Canada and it is determined by the Member's physician and AirMed's medical director that the Member's medical condition is stable enough to allow air transport but that medical escort is required, AirMed will provide flight, ground transportation, & patient care, a full bedside to bedside experience for any covered member.
- **24/7 Worldwide Medical Services Hotline.** This program connects Members 24 hours a day, seven days a week, to the worldwide resources of AirMed. Members have access to AirMed's Customer Care Center (CCC) who will provide information about how and where to obtain medical care while traveling, including medical monitoring and coordination with local health care professionals.
- **Transport of Mortal Remains.** In the unfortunate event of a Member's death while traveling more than 150 miles from the Member's residence in the United States, AirMed will make all necessary arrangements, at no additional cost, to return the mortal remains to a funeral facility in the city of the Member's primary residence as requested by the family.
- **Global Security & Risk Assistance.** Members have 24/7 access to the AirMed Communications Center and the resources of our worldwide security firms for up-to-the-minute global threat assessments, foreign travel advisories, pre-trip threat evaluations, and political and security evacuation arrangements to a safe haven location.
- **Emergency Call Referrals.**

Please refer to your Membership Handbook for Exclusions and Limitations.

USA+ ValULife Insurance - Monthly Membership Dues



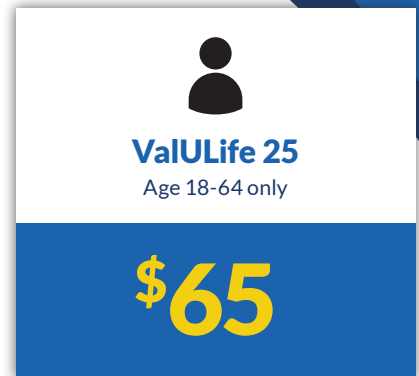
ValULife 10
Age 18-64 only

\$42



ValULife Silver
Age 65-69 only

\$69



ValULife 25
Age 18-64 only

\$65

You have 30 days (or such longer period as may be required by state law) to review and evaluate the USA+ membership. If you wish to cancel your membership and receive a full refund, you may do so by submitting a written request to USA+ at the address listed below.

This product is not in any way associated with, nor does it meet, the pediatric dental requirements of the Patient Protection and Affordable Care Act (i.e., ACA, Obamacare, etc.)

USA+ For Health Care and You!



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