

TriMed Series



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

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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. This is an Association Membership offered and administered by United Service Association For Health Care. Not available in all states. Please contact USA+ for state availability.

Group Accident Insurance Benefits

Underwritten by AXIS Insurance Company

BENEFITS	TriMed I	TriMed II	TriMed III						
<p>Accidental Death & Dismemberment (AD&D)</p> <p>This benefit pays up to the amount shown for the active Member and the Member's Spouse. Coverage is 24 Hours a Day, 365 Days a Year. This benefit is paid in addition to any other coverage.</p> <p>Coverage Reduction Schedule is as follows:</p> <table border="1"> <tr> <td>70-74</td> <td>65%</td> </tr> <tr> <td>75-79</td> <td>40%</td> </tr> <tr> <td>80+</td> <td>20%</td> </tr> </table>	70-74	65%	75-79	40%	80+	20%	\$10,000	\$10,000	\$10,000
70-74	65%								
75-79	40%								
80+	20%								
<p>Accident-Only Medical Expense Benefit</p> <p>This benefit provides up to \$10,000 for Usual and Customary Covered Expenses that result directly from an accidental injury. Members can use this benefit for expenses that include: emergency ambulance service, hospital, doctors' treatment, x-ray and lab, drugs, nursing care, physical therapy, and more. First charge must be incurred within 72 hours of the Covered Accident.</p>	\$10,000	\$10,000	\$10,000						
<p>Critical Illness Indemnity</p> <p>This benefit provides a lump sum payment when the member is diagnosed with a Critical Illness, such as cancer, heart attack, kidney renal failure, major organ transplant or stroke. Benefits are not payable for a pre-existing condition for 24 months. Equal coverage for the Member and the Covered dependents. Coverage ends at age 65.</p>	\$10,000	\$25,000	\$25,000						

The Accidental Death and Dismemberment, Accident Only Medical Expense and The Critical Illness Indemnity Benefits are the only benefits that are provided by AXIS Insurance Company. AXIS Insurance is not affiliated nor associated with any other benefits or services listed in this brochure. Coverage is subject to exclusions and limitations, and may not be available in all US states and jurisdictions. Product availability and plan design features, including eligibility requirements, descriptions of benefits, exclusions or limitation may vary depending on local country or US state laws. Full terms and conditions of coverage, including effective dates of coverage, benefits, limitations, and exclusions, are set forth in the policy. This brochure is not for use in the state of Idaho. See page 10 for Limitations and Exclusions.

Payment of claims under any policy issued shall be made in full compliance with all economic or trade and sanction laws or regulations, including but not limited to, laws and regulations administered and enforced by the US Treasury Department's Office of Foreign Assets Control.

THE INSURANCE DESCRIBED IN THIS DOCUMENT PROVIDES LIMITED BENEFITS. LIMITED BENEFITS PLANS ARE INSURANCE PRODUCTS WITH REDUCED BENEFITS INTENDED TO SUPPLEMENT COMPREHENSIVE HEALTH INSURANCE PLANS. THIS INSURANCE IS NOT AN ALTERNATIVE TO COMPREHENSIVE COVERAGE. IT DOES NOT PROVIDE MAJOR MEDICAL OR COMPREHENSIVE MEDICAL COVERAGE AND IS NOT DESIGNED TO REPLACE MAJOR MEDICAL INSURANCE. FURTHER, THIS INSURANCE IS NOT MINIMUM ESSENTIAL BENEFITS AS SET FORTH UNDER THE PATIENT PROTECTION AND AFFORDABLE CARE ACT. IF YOU DON'T HAVE MINIMUM ESSENTIAL COVERAGE, YOU MAY OWE ADDITIONAL PAYMENT WITH THE TAXES.

THE FOLLOWING BENEFITS ARE NOT INSURANCE AND ARE NOT PROVIDED BY AXIS INSURANCE COMPANY.

Term Life Insurance Benefits

Underwritten by The Guardian Life Insurance Company

BENEFITS	TriMed I	TriMed II	TriMed III
<p><i>This benefit is added to your membership after you have been a member for 12 continuous months.</i></p>	N/A	N/A	\$25,000

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.*

TriMed III is available to individuals Ages 18-64. This benefit continues with certain reductions and ends at Age 84.

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 TriMed III 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 individuals 65 and over.

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.

Other Benefit Details



You and your doctor have access to the medical guidance of over 50,000 of the leading medical specialists in over 400 subspecialties of medicine. This benefit provides you with the following services:

- InterConsultation™ - a high level second opinion, to confirm diagnosis and treatment.
- FindBestDoc™ - assistance in locating doctors in your area that have been identified as “best” by their peers to treat specific medical conditions.
- FindBestCare® - arranging access to hospitals and treatment.

Best Doctors®, Information When It Matters Most, the Best Doctors® logo, FindBestDoc™, InterConsultation™ and FindBestCare® are trademarks or registered trademarks of Best Doctors, Inc. in the U.S. and other countries, and are used under license.

MDLIVE

This benefit will save you time and money that might otherwise have been spent in a physician’s waiting room or office. With this service, you can activate your account using a toll free number or go online. Once activated you can use phone, web or the MDLIVE APP to consult with a physician, who will discuss symptoms with you and where allowed by law, may write a prescription for non-narcotic or non controlled medications at any time day or night.

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 states 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+ 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.

Script Claim Retail Services

Script has established a network of community pharmacies to provide a combination of convenience and cost effectiveness for the delivery of acute medication. This plan is designed to save you money on your prescription drug costs. Your Prescription Plan is recognized at most pharmacies in the United States.

Script Claim - Retail Services

Our formulary has four tiers: Tier 1, 2 and 3 include preferred brands and generic drugs. Your cost per drug tier is as follows.

- **Tier 1** - The first tier is preferred brand and generic drugs that are priced at \$10 or less for the scheduled quantity and dose.
- **Tier 2** - The second tier is preferred brand and generic drugs that are priced between \$10 - \$20 for the scheduled quantity and dose.
- **Tier 3** - The third tier is preferred brand and generic drugs that are priced between \$20 - \$40 for the scheduled quantity and dose. \$40.00 for less.
- **Tier 4** - The fourth tier is non-preferred brand and generic drugs that are priced greater than \$40 for which we have negotiated a special pricing – The USA+ contracted rate.

Script Mail Service Pharmacy

Script provides a high quality, dependable and convenient mail order prescription program.

Order long term shipments through Script and save time and money. Due to the time required for mail order shipments, this program is not suitable for one-time prescriptions needed for emergencies or temporary conditions. Certain terms and conditions apply and are subject to the Exclusions and Limitations.

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.

Group Accident Insurance Benefits

Underwritten by AXIS Insurance Company

Limitations and Exclusions

In addition to the Common Exclusions, The Company will not pay Outpatient Accident Medical Expense Benefits for any Covered Medical Expense, treatment or services resulting from or contributed to by:

- Treatment of sickness, disease or infections except pyogenic infections or bacterial infections that result from the accidental ingestion of contaminated substances;
- Treatment of hernia, osgood-schlatter's disease, osteochondritis, appendicitis; osteomyelitis, cardiac disease or conditions, pathological fractures, congenital weakness;
- Detached retina unless caused by a covered accident;
- Mental disorder or psychological or psychiatric care or treatment whether or not caused by a covered accident;
- Pregnancy, childbirth, miscarriage, abortion or any complications of any of these conditions;
- Mental and nervous disorders;
- Damage to or loss of dentures or bridges, or damage to existing orthodontic equipment;
- Expenses incurred for treatment of temporomandibular or craniomandibular joint dysfunction and associated myofacial disorders;
- Injury covered by workers' compensation, employer's liability laws or similar occupational benefits, including any insurance policy that provides benefits to the [insured person] for injuries resulting from an occupational accident, or while engaging in activity for monetary gain from sources other than the [policyholder].
- All surgery including cosmetic and elective surgery;
- Any elective treatment, health treatment, or examination, including any service, treatment or supplies that: (a) are deemed by us to be experimental; and (b) are not recognized and generally accepted medical practices in the united states;
- Eyeglasses, contact lenses, hearing aids, examinations or prescriptions for them, or repair or replacement of existing artificial limbs, orthopedic braces, or orthotic devices;
- Expenses payable by any automobile insurance policy without regard to fault;
- Conditions that are not caused by a covered accident; or
- Any treatment, service or supply not specifically covered by the policy.
- Injuries paid under medical payment coverage or no-fault coverage contained in an automobile insurance policy or liability insurance policy.

Group Accident Insurance Benefits

Underwritten by AXIS Insurance Company

Limitations and Exclusions/Common Exclusions

In addition to any benefit or coverage specific exclusion, benefits will not be paid for any loss which directly or indirectly, in whole or in part, is caused by or results from any of the following unless coverage is specifically provided for by name in the Description of Benefits section:

1. Intentionally self-inflicted injury, suicide or any attempt while sane or insane;
2. Commission or attempt to commit a felony or an assault;
3. Commission of or active participation in a riot or insurrection;
4. Declared or undeclared war or act of war;
5. Release, whether or not accidental, or by any person unlawfully or intentionally, of nuclear energy or radiation, including sickness or disease resulting from such release;
6. An injury or sickness that occurs while on active duty service in the military, naval or air force of any country or international organization. Upon Our receipt of proof of service, the Company will refund any premium paid for this time. Reserve or National Guard active duty training is not excluded unless it extends beyond 31 days;
7. Flight in, boarding or alighting from an Aircraft except as a fare-paying passenger on a regularly scheduled commercial or charter airline;
8. Travel in any aircraft owned, leased or controlled by the Policyholder, or any of its subsidiaries or affiliates. An aircraft will be deemed to be "controlled" by the Policyholder if the Aircraft may be used as the Policyholder wishes for more than 10 straight days, or more than 15 days in any year;
9. Voluntary use of illegal drugs; the intentional taking of over the counter medication not in accordance with recommended dosage and warning instructions; and intentional misuse of prescription drugs;
10. Medical or surgical treatment, diagnostic procedure, administration of anesthesia, or medical mishap or negligence, including malpractice unless it occurs during treatment of injuries sustained in a Covered Injury;
11. The Insured Person's intoxication. The Insured Person is conclusively deemed to be intoxicated if the level in his blood exceeds the amount at which a person is presumed, under the law of the locale in which the accident occurred, to be under the influence of alcohol if operating a motor vehicle, regardless of whether he is in fact operating a motor vehicle, when the injury occurs. An autopsy report from a licensed medical examiner, law enforcement officers report, or similar items will be considered proof of the Insured Person's intoxication;
12. Aggravation or re-injury of a prior injury the Insured Person suffered prior to His Coverage Effective Date, unless the Company receives a written medical release from the Insured Person's Physician;

Limitations and Exclusions/Common Exclusions (Continued)

13. Sickness, disease or any bacterial infection, except one that results from an Accidental cut or wound, or pyogenic infections that result from Accidental ingestion of contaminated substances.

In addition, benefits will not be paid for services or treatment rendered by any person who is:

1. Employed or retained by the policyholder;
2. Living in the insured person's household;
3. An immediate family member of either the insured person or the insured person's spouse; or
4. The insured person.

Critical Illness Exclusions

Underwritten by AXIS Insurance Company

In addition to any benefit or coverage specific exclusion, benefits will not be paid for any loss which directly or indirectly, in whole or in part, is caused by or results from any of the following unless coverage is specifically provided for by name in the Description of Benefits section:

1. The insured person's suicide or intentional self inflicted injury or sickness, while sane or insane;
2. The insured person's being under the influence of an excitant, depressant, hallucinogen, narcotic, and other drug, or intoxicant including those taken as prescribed by a physician;
3. The insured person's commission of or attempt to commit an assault or felony;
4. The insured person's engaging in an illegal activity or occupation;
5. The insured person's voluntary participation in a riot;
6. Any illness, loss or condition specifically excluded from the definition of any critical illness;
7. A critical illness that was initially diagnosed before the coverage effective date;
8. War, whether declared or not;
9. Balloon angioplasty, laser relief of an obstruction, and/or other intra-arterial procedure unless covered under this certificate; or
10. Any injury or sickness covered under any state or federal workers' compensation, employer's liability law or similar law.

NOTICE

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Note on Premium Rates Paid to AXIS Insurance Company:

The monthly association membership fees you will be charged include insurance premiums which are paid to AXIS Insurance Company for limited medical indemnity insurance coverage as well as non-insurance fees for products and services offered by and paid to the Association. The monthly insurance premiums paid to AXIS Insurance Company out of the monthly association membership fees are as follows:

	TriMed I	TriMed II	TriMed III
Individual	\$18.82	\$48.14	\$48.14
Member +1 and Family	\$30.76	\$74.02	\$74.02

The above Insurance Premium reflects only the coverage underwritten by AXIS Insurance Company. It does NOT include the association’s costs for other coverages, programs and services; including but not limited to member discount and savings related programs and services; administration and maintenance of association information and benefits, websites, enrollment, fulfillment, and any other costs related to the administration of association membership. Monthly Association Membership dues can be found below.

USA+ TriMed Series - Monthly Membership Dues




Individual

TriMed I - **\$69**
 TriMed II - **\$89**
 TriMed III - **\$119**



Member +1

TriMed I - **\$135**
 TriMed II - **\$179**
 TriMed III - **\$209**



Family

TriMed I - **\$155**
 TriMed II - **\$189**
 TriMed III - **\$219**

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. Coverage may not be available in all U.S. states and jurisdictions. Product availability and plan design features, including eligibility requirements, descriptions of benefits, exclusions or limitations may vary, depending on state laws. This insurance does not apply to the extent that trade or economic sanctions or regulations prohibit AXIS Insurance Company from providing insurance, including, but not limited to, the payment of claims. Payment of claims under any insurance policy issued shall only be made in full compliance with all United States economic or trade and sanction laws or regulation, including, but not limited to, sanctions, laws and regulations administered and enforced by the U.S. Treasury Department's Office of Foreign Assets Control ("OFAC").

USA+ For Health Care and You!



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