

ACCESS III



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. 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.

Optum® Nurseline

When you or your child are ill in the middle of the night, or at any time, it is now at your fingertips to get professional help. Speak with a caring staff of registered nurses toll-free, 24 hours a day, 7 days a week.

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 \$10,000 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, identity theft insurance† coverage is 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.

Consolidated Legal Concepts

You are only a phone call away from immediate referral to your choice of over 20,000 attorneys, and 6,900 law firms nationwide. You are entitled to:

- No initial consultation fee.
- One 30-minute in-office visit per month.
- Preparation of a simple Will or review of an existing Last Will and Testament at no charge.(One per membership)

Dignity Memorial

Dignity Memorial is a nationwide network of over 1,800 funeral, cremation, and cemetery service providers.¹Members receive 10% savings on funeral or cremation services and merchandise including cemetery interment rights, services and merchandise through Dignity Memorial affiliated cemeteries, a free ²Funeral Protection Certificate for your children and grandchildren worth up to \$2,500, ³a Family Planning Guide, access to an extensive Grief Management Library and Family Safety Programs, ⁴Funeral 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 is not available in New York or Louisiana and applies to goods and services as listed on the general price list. The 10% discount does not apply to cash advance items no already discounted Dignity Memorial plans. Cemetery benefit is not available in all states.*
2. *Not available to Maryland residents. The Funeral Protection Certificate can be obtained by contacting USA+.*
3. *Available at most local Dignity Memorial providers.*
4. *Must be over 75 miles from the location where prearrangements were made.*

*Ameritas Group Dental Benefits

Plan Details: You receive the following benefits: No Deductible for Type 1 Preventive Services, \$50 Deductible for Type 2 Basic Services,

- Maximum Benefit - \$2,500 annually Per Family Member
- Benefits Are Paid Based On Schedule of Eligible Expenses
- No waiting period on preventive and basic services
- Choose any dentist nationwide or select from one of nearly 475,000 provider access locations.
- Our Participating Provider Organization [PPO] gives you access to a nationwide network of credentialed providers.
- With our dental plans, you may always receive care from any provider you choose; however, your out-of-pocket costs will almost always be lower if you choose a provider from our PPO dental network.
- Our PPO network dentists agree to charge only a specific amount per procedure; they provide the same excellent service at a reduced fee, resulting in savings for you.
- Benefits can be the same whether the plan member visits a network or out-of-network provider. The difference is the remainder the member must pay after benefits are applied.

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, MD, MT, NH, NY, RI, SD, UT and WA.*

**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: Member Only/ \$8.07 Member + 1/ \$8.07 Member + Family/\$8.07

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.)

See chart on next page for some examples.

ACCESS III

USA+ Access III benefit examples:

	Ameritas In Network Provider	Typical Out of Network Charge
Type 1		
Exam D0120	\$27	\$66
Cleaning D1110	\$55	\$113
Ameritas Pays		
Exam D0120 Schedule Allowance	\$17	\$17
Cleaning D1110 Schedule Allowance	\$36	\$36
Member Out of Pocket		
Member Pays	In Network	Out of Network
	\$29	\$126
Type 2		
Bitewing X-ray D0272	\$23	\$57
Resin-based composite filling D2330	\$80	\$211
Ameritas Pays		
Annual Deductible	\$50	\$50
Bitewing X-ray D0272 Schedule Allowance	\$10	\$10
Resin-based composite filling D2330 Schedule Allowance	\$38	\$38
Member Out of Pocket		
Member Pays	In Network	Out of Network
	\$105	\$270

(Figures based on a Dallas, Texas zip code and may not reflect fees charged in other areas.)

Dental Rewards

Rewards insureds that care for their teeth and use only a portion of their annual maximum benefit in a year. With its increasing maximum feature, each insured member and dependent earns additional money toward his or her next year's annual maximum.

To get the maximum carryover for the next year, you must meet the following requirements:

- 1) Visit your dentist between Jan. 1st and Dec. 31st.
- 2) Submit claim for payment prior to April 1st of the next year.
- 3) Total benefits paid for current benefit year visits must be less than \$500.
 - If you meet all 3 requirements you will have an additional \$250 available in Annual Maximum for the next year.
 - As long as you continue to visit the Dentist each year the \$250 will be available.
 - In future years, if you have benefits paid of less than \$500, additional amounts of \$250 will be added to the carryover. However, the most you can accumulate in the maximum carryover is \$1,000.
 - Your annual maximum will be \$3,500 in four years if you continue to visit the dentist once each year!

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LIMITATIONS - DENTAL

Covered Expenses will not include and benefits will not be payable for expenses incurred:

1. for initial placement of any prosthetic crown, appliance, or fixed partial denture unless needed because of the extraction of one or more teeth while the insured person is covered under this contract. But the extraction of a third molar (wisdom tooth) will not qualify under the above. Any such prosthetic crown, appliance, or fixed partial denture must include the replacement of the extracted tooth or teeth.
2. for appliances, restorations, or procedures to:
 - a. alter vertical dimension;
 - b. restore or maintain occlusion; or
 - c. splint or replace tooth structure lost as a result of abrasion or attrition.
3. for any procedure begun after the insured person's insurance under this contract terminates; or for any prosthetic dental appliances installed or delivered more than 90 days after the Insured's insurance under this contract terminates.
4. to replace lost or stolen appliances.
5. for any treatment which is for cosmetic purposes.
6. for any procedure not shown in the Table of Dental Procedures. (There may be additional frequencies and limitations that apply, please see the Table of Dental Procedures for details.)
7. for orthodontic treatment under this benefit provision. (If orthodontic expense benefits have been included in this policy, please refer to the Schedule of Benefits and Orthodontic Expense Benefits provision found on 9260).
8. for which the Insured person is entitled to benefits under any workmen's compensation or similar law, or charges for services or supplies received as a result of any dental condition caused or contributed to by an injury or sickness arising out of or in the course of any employment for wage for profit.
9. for charges which the Insured person is not liable or which would not have been made had no insurance been in force.
10. for services that are not required for necessary care and treatment or are not within the generally accepted parameters of care.
11. because of war or any act of war, declared or not.

*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 from non participating providers. There are 37,000 VSP providers and 5,000 retail locations nationwide. Find a VSP provider near you at vsp.com.

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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

Worldwide Support

When our members travel abroad, they will have peace of mind knowing that should a dental or vision need arise, help is just a phone call away. Through AXA Assistance, Ameritas now offers its dental and vision plan members access to dental or vision provider referrals when traveling outside the U.S. AXA Assistance USA is part of a global organization with offices in more than 30 countries, where AXA Assistance professionals answer calls 24 hours a day. Immediately after a call comes in, an assistance coordinator assesses the situation, provides credible provider referrals and can even assist with making the appointment. Within 48 hours following the appointment, the coordinator calls the member to find out if additional assistance is needed. If all is well, the case is closed. Then, the plan member may submit a claim to Ameritas for reimbursement consideration based on applicable plan benefits.


Providers referred by AXA Assistance USA, Inc. (AXA) are not members of the Ameritas Life Insurance Corp. (Ameritas) PPO Network. Referral to an AXA provider is not a guarantee of benefits, and all policy provisions and limitations would apply.

Note: These provider referral assistance services are independently offered and administered by AXA. Ameritas and its affiliates and subsidiaries do not participate in the selection of these dental and vision service providers and do not oversee or monitor AXA's performance of these services. Additionally, Ameritas does not warrant or guarantee or make any representation as to the quality of the services provided by AXA or by any dental or vision services provider referred by AXA.

USA+ Access III - Monthly Membership Dues

Individual

\$39



Member +1

\$49



Family

\$59

You have 30 days from the date you receive your membership materials (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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