

ValULife+ 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

800.872.1187 • 1701 E. Lamar Blvd, Suite 185 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.

BENEFITS

*This benefit will be activated after 12 months of continuous enrollment.**

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.

ValULife+ memberships are available to individuals who are 18-64 years of age at the time of purchase. This benefit continues with certain reductions.

Life 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, 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.

Applicants that have a YES response to the following are NOT eligible:

Has any Applicant ever been treated for or diagnosed by a physician as having any of the following: heart, nervous, mental, kidney, or liver disorder; COPD; emphysema; drug or alcohol abuse; stroke; rheumatic fever; cancer or tumor; diabetes; AIDS (Acquired Immune Deficiency Syndrome) ARC (AIDS Related Complex); or tested positive for HIV (Human Immunodeficiency Virus)?₁

Has any Applicant applied and been declined or had adverse action taken for life or disability coverage within the last five years?₁

*Benefits are provided by Amalgamated Insurance Company. The Certificate of Insurance describes the benefits, terms of coverage, limitations and exclusions.

Benefit Amount

	\$50,000 at time of purchase	\$75,000 at time of purchase	\$150K & \$250K ₁ at time of purchase
	Primary	Spouse	Dependents
ValULife+ 50	\$50,000	\$10,000	\$5,000
ValULife+ 75	\$75,000	\$10,000	\$5,000
ValULife+ 150	\$150,000	\$25,000	\$7,500
ValULife+ 250	\$250,000	\$50,000	\$10,000

Coverage @65-69

	Primary	Spouse	Child
ValULife+ 50	\$32,500	\$6,500	\$5,000
ValULife+ 75	\$48,750	\$6,500	\$5,000
ValULife+ 150	\$97,500	\$16,250	\$7,500
ValULife+ 250	\$162,500	\$32,500	\$10,000

Coverage @70-74

	Primary	Spouse	Child
ValULife+ 50	\$10,000	\$2,000	\$5,000
ValULife+ 75	\$15,000	\$2,000	\$5,000
ValULife+ 150	\$30,000	\$5,000	\$7,500
ValULife+ 250	\$50,000	\$10,000	\$10,000

Coverage terminates at age 75

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.

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. *War or any act of war, whether declared or undeclared, terrorism, insurrection, rebellion, or participation in a riot or civil commotion;*
2. *Sickness, disease, or bodily infirmity. (This does not include bacterial infection which results from an accidental cut or wound or accidental ingestion of a poisonous food substance);*
3. *Voluntary use of illegal drugs or intentional taking of over the counter medication not in accordance with recommended dosage and warning instructions, and intentional misuse of prescription drugs;*
4. *Intentionally self-inflicted injury, while sane or insane;*
5. *Suicide or attempted suicide, while sane or insane;*
6. *Injury sustained while engaged in or taking part in aeronautics and/or aviation of any description or resulting from being in an aircraft except while a fare-paying passenger in any aircraft then licensed to carry passengers;*
7. *Commission of or participation in a crime;*

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.**

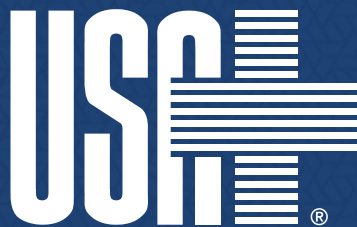
Please refer to your Membership Handbook for Exclusions and Limitations.

USA+ ValULife+Series Insurance - Monthly Membership Dues

 Member Only	 Member + Spouse	 Member + Child(ren)	 Member + Family
ValULife+ 50 \$76	ValULife+ 50 \$85	ValULife+ 50 \$80	ValULife+ 50 \$90
ValULife+ 75 \$99	ValULife+ 75 \$110	ValULife+ 75 \$105	ValULife+ 75 \$115
ValULife+ 150 \$174	ValULife+ 150 \$199	ValULife+ 150 \$182	ValULife+ 150 \$207
ValULife+ 250 \$274	ValULife+ 250 \$326	ValULife+ 250 \$285	ValULife+ 250 \$335

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.

USA+ For Health Care and You!



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