



VALULIFE+ SERIES

For agent use only. Not for distribution to customers.

VALULIFE+ SERIES OVERVIEW

Who We Are

Highlights

ValULife+ Series

Additional Benefits

Details





Who We Are

- United Service Association For Health Care (USA+) is a non-profit membership association chartered in Washington, D.C. in 1983
 - Benefits the lives of individuals and families by promoting equal access to health care.
 - Identifies the needs of its members and finds the nation's top providers of products and services to satisfy those needs.
 - Accredited member of the Better Business Bureau with an A+ rating.

Note: 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.

Plan Highlights

- Group term life insurance with Accidental Death & Dismemberment.
- Lump-sum cash benefit paid to beneficiary.
- Wide range of benefit amounts:
 - \$50,000 to \$250,000
- Pays a percentage of the benefit amount for spouses and dependents.
- Guaranteed-acceptance plans available.

Note: Benefits are provided by Amalgamated Life Insurance Company, 333 Westchester Avenue, White Plains, NY 10604. www.amalgamatedbenefits.com 914-367-5000. The Certificate of Insurance, Form ALTLC-DC-05 with Accidental Death & Dismemberment Rider, Form ALTADDRC-11, describes the benefits, terms of coverage, limitations and exclusions.



VALULIFE+ SERIES

Plan Designs

Benefit Amounts

Eligibility

State Availability

Limitations & Exclusions



Plan Designs

- Four different plans to choose from.
 - Benefit amounts range from \$50,000 to \$250,000.
- All plans pay lump-sum cash benefit to beneficiary for the member's loss of life.
 - Benefit for death from:
 - Accidental Death & Dismemberment (AD&D) available day one.
 - Basic Term Life insurance available after 12-month waiting period.
- Spouse and/or dependent coverage available.
- Plan benefits reduce when member turns 65 years old.
 - Coverage terminates at 75 years of age.

Note: Benefits are provided by Amalgamated Life Insurance Company, 333 Westchester Avenue, White Plains, NY 10604. www.amalgamatedbenefits.com 914-367-5000. The Certificate of Insurance, Form ALTLC-DC-05 with Accidental Death & Dismemberment Rider, Form ALTLADDRC-11, describes the benefits, terms of coverage, limitations and exclusions.

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.



Benefit Amounts

Benefit amounts at time of purchase through 64 years of age:*

	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

*Basic Term Life benefit will be activated after 12 months of continuous enrollment.

Note: Benefits are provided by Amalgamated Life Insurance Company, 333 Westchester Avenue, White Plains, NY 10604. www.amalgamatedbenefits.com 914-367-5000. The Certificate of Insurance, Form ALTLC-DC-05 with Accidental Death & Dismemberment Rider, Form ALTLADDRC-11, describes the benefits, terms of coverage, limitations and exclusions.

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.



Benefit Amounts for ages 65+

Reduced benefit amounts from 65 – 69 years of age:

	Primary	Spouse	Dependents
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

Reduced benefit amounts from 70 – 74 years of age:

	Primary	Spouse	Dependents
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

Note: Benefits are provided by Amalgamated Life Insurance Company, 333 Westchester Avenue, White Plains, NY 10604. www.amalgamatedbenefits.com 914-367-5000. The Certificate of Insurance, Form ALTLC-DC-05 with Accidental Death & Dismemberment Rider, Form ALTADDRC-11, describes the benefits, terms of coverage, limitations and exclusions.

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.



The image features a large, stylized arrow pointing to the right, composed of a dark blue outer border and a yellow inner section. In the dark blue area on the left, the letters 'USF' are written in white, followed by a series of horizontal white lines of varying lengths, resembling a cross or a plus sign.

Eligibility

- Primary applicant and spouse:
 - Ages 18-63 at the time of purchase.
- Dependent children on parent's plan up to age 25.
- Simplified issue plans require applicants answer health history questions at time of application.

Note: Benefits are provided by Amalgamated Life Insurance Company, 333 Westchester Avenue, White Plains, NY 10604. www.amalgamatedbenefits.com 914-367-5000. The Certificate of Insurance, Form ALTLC-DC-05 with Accidental Death & Dismemberment Rider, Form ALTLADDRC-11, describes the benefits, terms of coverage, limitations and exclusions.

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.

The logo for the United States Firefighters' Union (USF) is located on the left side of the slide. It features the letters "USF" in a bold, white, sans-serif font, followed by a stylized cross symbol composed of horizontal and vertical lines. The logo is set against a dark blue background that is part of a larger graphic element consisting of a large yellow arrow pointing to the right.

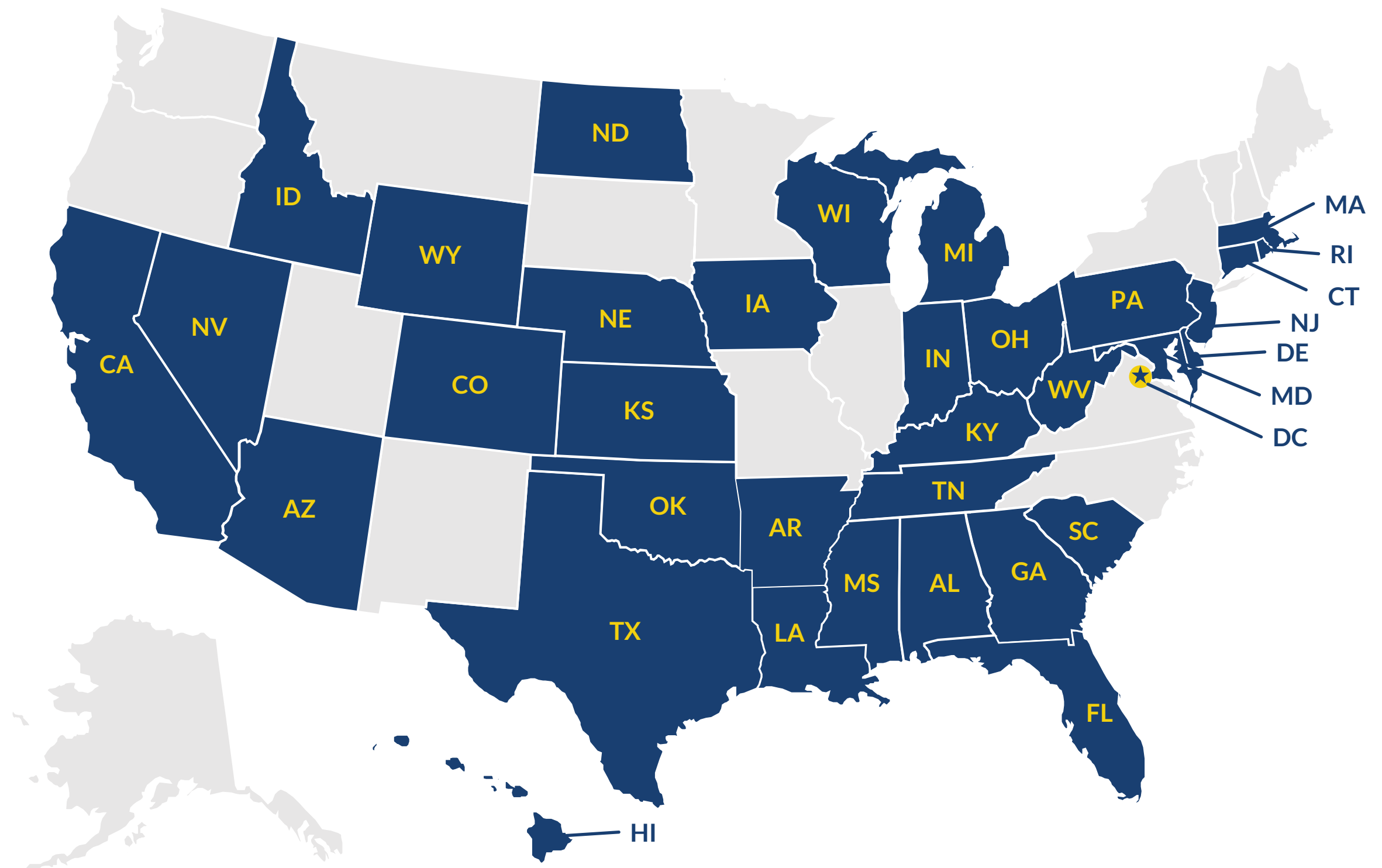
Eligibility

- Applicants answering “yes” to any of the following questions are **NOT** eligible for ValULife+ 150 or 250 plans:
 - 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, ARC, or tested positive for HIV?
 - Has any applicant applied and been declined or had adverse action taken for life or disability coverage within the last five years?

Note: Benefits are provided by Amalgamated Life Insurance Company, 333 Westchester Avenue, White Plains, NY 10604. www.amalgamatedbenefits.com 914-367-5000. The Certificate of Insurance, Form ALTLC-DC-05 with Accidental Death & Dismemberment Rider, Form ATLADDRC-11, describes the benefits, terms of coverage, limitations and exclusions.

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.

The image features a large, stylized graphic of a yellow arrow pointing to the right, set against a dark blue background. The arrow is composed of two parallel yellow lines. In the center of the arrow, the letters "USF" are written in a bold, white, sans-serif font. To the right of the letters, there are several horizontal white lines of varying lengths, creating a sense of motion or a stylized "F". A small registered trademark symbol (®) is located at the bottom right of the "F".



The logo for the University of South Florida (USF) is located on the left side of the slide. It features the letters 'USF' in a bold, white, sans-serif font, followed by a stylized cross symbol composed of horizontal and vertical lines. The logo is set against a dark blue background that is part of a larger graphic element consisting of a large yellow arrow pointing to the right.

Limitations & Exclusions

- Examples of Accidental Death & Dismemberment limitations and exclusions include death caused by the following:
 - War or any act of war.
 - Sickness, disease, or bodily infirmity.
 - Voluntary use of illegal drugs and intentional misuse of prescription drugs.
 - Intentionally self-inflicted injury, suicide, or attempted suicide, while sane or insane.
 - Injury sustained while engaged in aeronautics and/or aviation, except as a fare-paying passenger.
 - Commission of or participation in a crime.

Note: This is NOT a comprehensive list of exclusions. Always refer to the policy contract for a complete listing.

ADDITIONAL BENEFITS

CLC ID Protect Plus

Emergency Helicopter Rescue

AirMed

USA+ Benefits Protector

USA+ Scholarship Program



The logo for USF (University of Southern Florida) is located on the left side of the slide. It features the letters 'USF' in a bold, white, sans-serif font, followed by a stylized graphic of horizontal lines of varying lengths, resembling a sunburst or a series of steps. The entire logo is set against a dark blue background that is part of a larger graphic element consisting of a large yellow arrow pointing right, bordered by dark blue lines.

CLC ID Protect Plus

- Comprehensive identity protection program with several layers of defense, including:
 - **ID Monitoring:** continuous 24/7 SSN & personal information monitoring with text & email alerts.
 - **ID Protection:** \$10,000 of insurance coverage for fraud-related losses & expenses.*
 - **ID Theft Recovery:** unlimited access to a U.S.-based team of Fraud Resolution Specialists™ to help restore stolen identities & repair damaged credit.

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



Emergency Helicopter Rescue*

- In the event of a “certified injury” requiring emergency medical transportation by helicopter, the program will reimburse a maximum of \$7,000 per occurrence.
- Provisions include:
 - One benefit paid per occurrence.
 - Benefits in excess of all valid collectable insurance.
 - Coverage is worldwide.
 - Transportation by helicopter only.

Note: 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.



Emergency Helicopter Rescue*

- Limitations and exclusions:**
 - Suicide or attempted suicide & intentionally self-inflicted injuries.
 - War, acts of war, or participation in military maneuvers/exercises.
 - Mental or emotional disorders, unless hospitalized.
 - Being under the influence of drugs or intoxicants, unless prescribed.
 - Commission or the attempt to commit a criminal act.
 - Participation as a professional in athletics.
 - Pregnancy and childbirth, except for complications.
 - Bodily injury or sickness which can be treated locally.

Note: 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. | **This is **NOT** a comprehensive list of limitations and exclusions. Exclusions may vary based on the member's state of residence. A complete list of applicable exclusions may be found in the member's plan documents.

The logo for USF (United States Federation) is located on the left side of the slide. It features the letters 'USF' in a bold, white, sans-serif font, followed by a stylized cross symbol composed of horizontal and vertical lines. The logo is set against a dark blue background that is part of a larger graphic element consisting of a yellow chevron pointing right.

AirMed

- Provides services to members who suffer an injury or a sudden and unexpected illness when they are 100 or more miles away from home.
- The following services are available:
 - Air medical repatriation.
 - 24/7 worldwide medical services hotline.
 - Transport of mortal remains.
 - Global security and risk assistance.
 - Emergency call referrals.

Note: Certain terms and conditions apply, and benefits are subject to the Exclusions and Limitations. See your membership handbook for more details. Refer to the actual policies for complete information regarding terms, conditions, and exclusions of coverage.



USA+ Benefits Protector

- Should a member lose their job through no fault of their own:
 - Membership dues are waived, and membership benefits continue for three months.
- Helps cushion the impact of economic downturns.

Note: Certain terms and conditions apply.

USA+ Scholarship Program

- Provides scholarships to outstanding high school seniors who show promise of continued academic performance, allowing deserving students to attain their educational goals.
- Only available to dependent children and grandchildren of USA+ members.



DETAILS

Monthly Membership Dues

Enrollment & Payment Options

Review Period



Monthly Membership Dues

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



A decorative graphic on the left side of the slide, featuring a large blue arrow pointing right, with a yellow arrow pointing right inside it. The USF logo is positioned within the blue arrow.

Enrollment & Payment Options

- Agents can submit enrollments by logging into the Agent Center at:
 - ahcpagents.usahc.com
- Initial payment options at time of application include credit card or EFT.
 - Recurring payment options include credit card, EFT, and direct bill.
- Payment modes include monthly, quarterly, semi-annually, or annually.

The logo for the United Service Association (USA+) is located on the left side of the slide. It features the letters 'USA' in a bold, white, sans-serif font, followed by a stylized cross symbol composed of horizontal and vertical lines. A small registered trademark symbol (®) is positioned to the right of the cross.

Review Period

- A member has 30 days (or such longer period as may be required by state law) to review and evaluate the USA+ membership.
- If a member wishes to cancel their membership and receive a full refund, they may do so by submitting a written request to USA+ at the address listed below.

United Service Association (USA+)

PO Box 200905

Arlington, TX 76006-0905

QUESTIONS?

- Contact:
 - Agent Support: (877) 228-8773
 - Contracting: contracting@ahcpsales.com
 - USA+ Customer Service: (800) USA-1187

