



# HEALTH SOLUTIONS SERIES

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# HEALTH SOLUTION SERIES OVERVIEW

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# 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.

# Who We Are

- **AHCP** is an FMO and Program Manager that began in 2004 and is a subsidiary of Allstate Insurance.
- **AHCP** markets a unique line of Guaranteed Acceptance Supplemental Products administered by United Service Association For Health Care (USA+).
- **AHCP** represents over 50 insurance companies including Allstate Health, its parent company.



The image features a large, stylized arrow pointing to the right, composed of a dark blue outer border and a yellow inner section. The USF logo, consisting of the letters 'USF' in a bold, sans-serif font followed by a cross symbol made of horizontal lines, is positioned on the left side of the arrow.

# Plan Highlights

- Preventative care covered at 100%.
- 3 plan options to meet your client's needs.
- Benefits for Mental & Behavioral Health and Substance Abuse on Elite and Elite Plus levels.
- Maternity benefits available on Elite Plus plan level.

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

# HEALTH SOLUTIONS SERIES

Plan Designs

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# Plan Designs

- Three different plans to choose from:
  - Health Solutions Premium.
  - Health Solutions Elite.
  - Health Solutions Elite Plus.
- All plans meet Minimum Essential Coverage requirements.

**Note:** Benefits provided by Nationwide Life Insurance Company. The Certificate of Insurance describes the benefits, terms of coverage, limitations and exclusions.

# Plan Benefits

Benefits	Health Solutions Premium	Health Solutions Elite	Health Solutions Elite Plus
Individual deductible	\$0	\$2,500	\$1,000
Family deductible	\$0	\$5,000	\$2,000
Out-of-pocket maximum	n/a	n/a	n/a

**Note:** Benefits provided by Nationwide Life Insurance Company. The Certificate of Insurance describes the benefits, terms of coverage, limitations and exclusions.





# Benefits: Office Visits

Benefits	Health Solutions Premium	Health Solutions Elite	Health Solutions Elite Plus
Preventative & Wellness	\$0 copay	\$0 copay	\$0 copay
Telemedicine	\$0 consult fee	\$0 consult fee	\$0 consult fee
Primary Care	\$35 copay	\$50 copay	\$35 copay
Specialist	\$75 copay 5 visits/plan year <sup>1</sup>	\$100 copay	\$75 copay

**Note:** Benefits provided by Nationwide Life Insurance Company. The Certificate of Insurance describes the benefits, terms of coverage, limitations and exclusions. | 1. Limit shared with Maternity and Mental & Behavioral Health or Substance Abuse benefits.



# Benefits: Labs & Imaging

Benefits	Health Solutions Premium	Health Solutions Elite	Health Solutions Elite Plus
Laboratory Services	\$75 copay per panel tested	\$100 copay per panel tested	\$100 copay per panel tested
Radiology	\$50 copay per image billed <i>5 images/plan year</i>	\$60 copay per image billed	\$50 copay per image billed
CT/MRI/MRA/PET Scans	Not covered	50% coinsurance after deductible	\$500 copay per image billed

**Note:** Benefits provided by Nationwide Life Insurance Company. The Certificate of Insurance describes the benefits, terms of coverage, limitations and exclusions.



# Benefits: Outpatient Services

Benefits	Health Solutions Premium	Health Solutions Elite	Health Solutions Elite Plus
Mental & Behavioral Health and Substance Abuse	\$75 copay <i>5 visits/plan year<sup>2</sup></i>	\$100 copay	\$75 copay
Other Outpatient Services	Not covered	Not covered	Not covered

**Note:** Benefits provided by Nationwide Life Insurance Company. The Certificate of Insurance describes the benefits, terms of coverage, limitations and exclusions. | 2. Limit shared with Specialist and Maternity benefits.



# Benefits: Urgent Care & Hospitalization

Benefits	Health Solutions Premium	Health Solutions Elite	Health Solutions Elite Plus
Urgent Care	\$50 copay <i>5 visits/plan year</i>	\$200 copay	\$150 copay
Emergency Room	Not covered	Not covered	\$400 copay after deductible, then 50% coinsurance <i>1 visit/ plan year</i>
Hospital Inpatient Room & Board <i>(includes Mental &amp; Behavioral Health or Substance Abuse)</i>	Not covered	After deductible, \$1,000 a day <i>5 days/plan year</i>	After deductible, \$500 copay, then 60% coinsurance <i>5 days/plan year<sup>3</sup></i>

**Note:** Benefits provided by Nationwide Life Insurance Company. The Certificate of Insurance describes the benefits, terms of coverage, limitations and exclusions. | 3. Limit shared with Labor and Delivery benefits.





# Benefits: Maternity

Benefits	Health Solutions Premium	Health Solutions Elite	Health Solutions Elite Plus
Doctor Visits	\$75 copay <i>5 visits/plan year<sup>4</sup></i>	\$100 copay	\$75 copay
Labor & Delivery <sup>5</sup>	Not covered	Not covered	After deductible, \$500 copay, then 60% coinsurance <i>5 days/plan year<sup>6</sup></i>

**Note:** Benefits provided by Nationwide Life Insurance Company. The Certificate of Insurance describes the benefits, terms of coverage, limitations and exclusions. | 4. Limit shared with Specialist and Mental & Behavioral Health or Substance Abuse benefits. | 5. 12-month pre-existing limit condition applies to benefits. | 6. Limit includes all Hospital benefits.



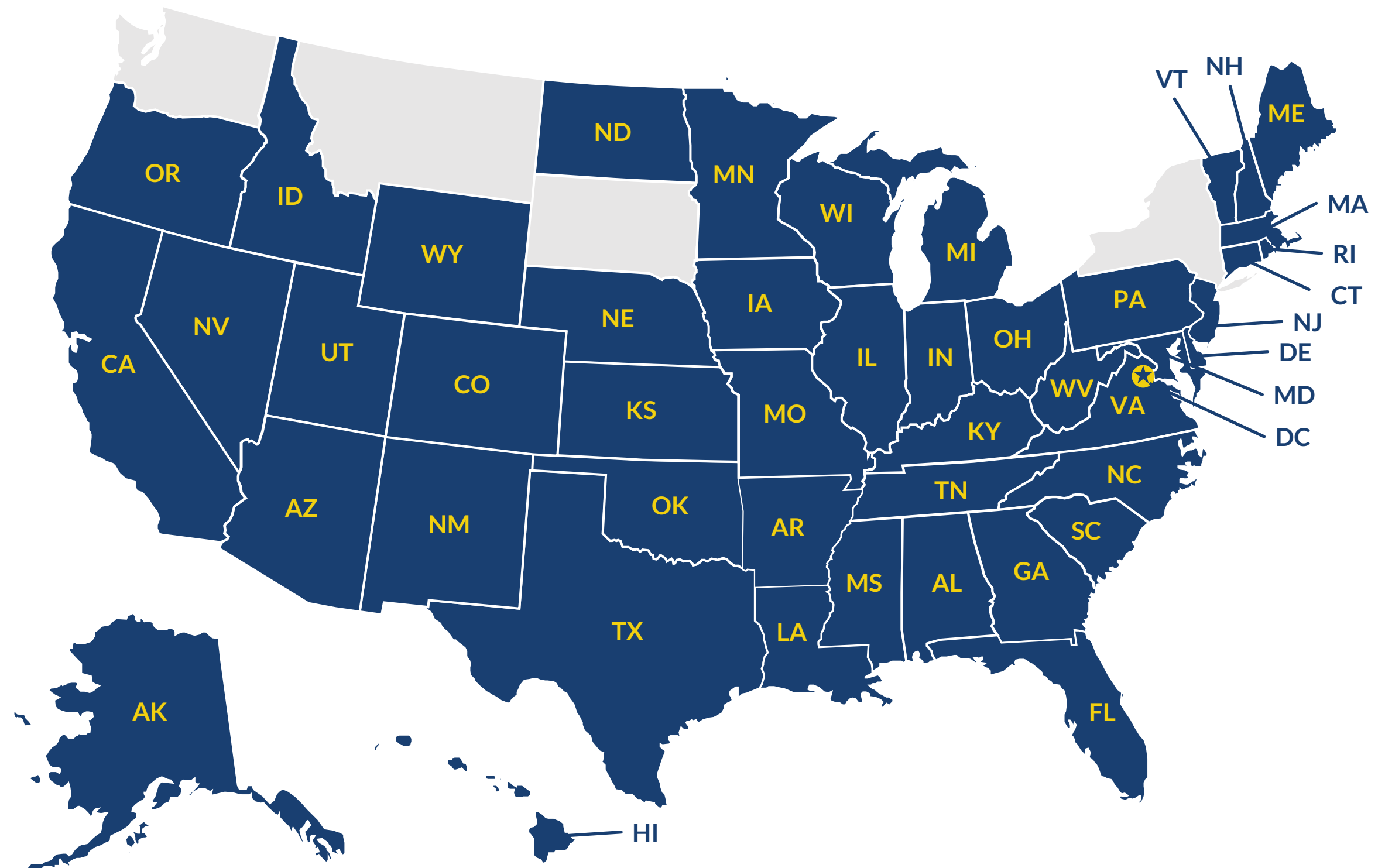
# Benefits: Prescription Drugs

Benefits	Health Solutions Premium	Health Solutions Elite	Health Solutions Elite Plus
Preventative Generic Drugs	\$0 copay (limited to preventative only)		
VaultRx (before prescription deductible)	Tier 1 = Under \$10; Tier 2 = Under \$25; Tier 3 = Under \$50; Tier 4 = Over \$50		
Additional Covered Drugs (after prescription deductible)	n/a	Formulary Generic = \$10 copay Formulary Brand Name = \$30 copay Subject to a combined separate prescription drug deductible of \$1,000 per person/\$2,000 per family. Subject to a combined separate prescription drug maximum monthly benefit of \$1,000 per person/\$2,000 per family.	

**Note:** Benefits provided by Nationwide Life Insurance Company. The Certificate of Insurance describes the benefits, terms of coverage, limitations and exclusions.



# State Availability




The slide features a decorative graphic on the left side consisting of a large blue arrow pointing right, with a yellow arrow nested inside it. The USF logo is positioned within the blue arrow. The main title 'Eligibility' is displayed in a large, blue, sans-serif font at the top left of the content area.

# Eligibility

- Primary applicants:
  - 18 – 64 years of age.
  - Dependent children on parent's plan up to age 26.
- Family compositions include:
  - Member only.
  - Member & Spouse.
  - Member & Child.
  - Member & Family.



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 limitations and exclusions include:
  - Complications of non-covered treatments.
  - Cosmetic or experimental procedures.
  - Dental or eye care.
  - Excess charges.
  - Exercise programs.
  - Foreign travel or out-of-country services.
  - Illegal acts or illegal drugs.
  - Obesity.
  - Services before or after coverage.
  - Workers' compensation.

**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

Optum® Nurse Line

USA+ Benefits Protector

USA+ Scholarship Program



The USAA logo is located on the left side of the slide, featuring the letters 'USAA' in a bold, sans-serif font, with a stylized cross-like symbol to the right. The logo is white and set against a dark blue background that is part of a larger graphic element consisting of several overlapping chevron shapes in blue and yellow.

# 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.<sup>7</sup>
  - **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. | 7. 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.

The USA+ logo is located on the left side of the slide, within a blue and yellow chevron graphic. It consists of the letters 'USA' in a bold, sans-serif font, followed by a stylized plus sign made of horizontal lines.

# Emergency Helicopter Rescue<sup>8</sup>

- 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. | 8. Not available to Iowa residents.



The logo for 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 bars. A small registered trademark symbol (®) is located to the right of the cross.

# Emergency Helicopter Rescue<sup>9</sup>

- Limitations and exclusions:<sup>10</sup>
  - 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. | 9. Not available to Iowa residents. | 10. 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 USAA logo is located on the left side of the slide, featuring the letters 'USAA' in a bold, sans-serif font, followed by a stylized cross symbol composed of horizontal and vertical lines. The logo is white and set against a dark blue background that forms part of a large, stylized arrow pointing to the 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.

A decorative graphic on the left side of the slide. It features a dark blue background with a yellow chevron pointing to the right. Inside the blue area, the USP logo is visible, consisting of the letters 'USP' in a bold, sans-serif font, followed by a stylized cross symbol made of horizontal lines.

# Optum® Nurse Line

- Get professional help via televisit at no cost:
  - Toll-free number.
  - Available 24 hours a day, 7 days a week.
- Speak with a caring staff of registered nurses about a range of topics, including:
  - Medical issues.
  - Illness prevention.
  - Health care resources.
  - Medications.
  - Nutrition and exercise.
  - Aging.



# 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.



A large blue and yellow arrow graphic pointing right, with the USA+ logo inside the blue section. The logo consists of the letters 'USA' in a bold, sans-serif font, followed by a stylized plus sign made of horizontal lines.

# 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

Review Period



# Monthly Membership Dues

	Health Solutions Premium	Health Solutions Elite	Health Solutions Elite Plus
Member only	\$315	\$405	\$472
Member & Spouse	\$472	\$640	\$770
Member & Child(ren)	\$423	\$567	\$677
Member & Family	\$578	\$799	\$970



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# Enrollment

- Agents can submit enrollments by logging into the Agent Center at:
  - [ahcpagents.usahc.com](http://ahcpagents.usahc.com)
- Valid effective dates include the 1<sup>st</sup> and the 15<sup>th</sup> of the month.
  - Sales made from 1<sup>st</sup> to 14<sup>th</sup> day of month will be effective on 15<sup>th</sup>.
  - Sales made from 15<sup>th</sup> to last day of the month will be effective on 1<sup>st</sup> of following month.
- Applications are verified by applicants via e-signature.

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# Payment

- 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.

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# 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+)  
1701 E. Lamar Blvd, Suite 185  
Arlington, TX 76006



# QUESTIONS?

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

