

USAG Member Insurance Benefits Center

Serving our members with affordable health solutions

A health solution that works for you.

Think about your needs. Choose your plan.

Medical: national names + savings vs. the Affordable Care Act (ACA)

Seven budget conscious plans starting around **\$400/month**

Most with NO DEDUCTIBLE

Three major medical plans starting around **\$900/month**

Three major medical plans starting around **\$800/month**

Supplemental/Voluntary benefit savings

Three dental plans starting at **\$19/month**

One vision plan starting at **\$10/month**

Life Insurance, Hospital Income Plan, AD&D plans – all include guaranteed issue customized for the Community benefits. Plans starting at **.29/month**

Budget-Friendly plans

Flexible plans to meet your full medical needs with National Coverage

Cost Savings and Flexibility! Join and leave any month- enroll by 20th of the prior month for coverage)
Based upon benchmark pricing vs a network of negotiated prices; plans are created for the USAG community

Guaranteed Issue Plan

PHCS	PHCS	PHCS
Reference based plan	Reference based plan	Reference based plan
MVP Performance Advantage Plan	\$7,350 Classic	HSA \$5,000
Sample Monthly Rate	Sample Monthly Rate	Sample Monthly Rate
\$437.00	\$579.00	\$655.00
Guaranteed Issue		
Deductible \$0	Deductible \$7,350 / \$14,700	Deductible \$5,000 / \$10,000
Max Out-of-Pocket \$0	Max Out-of-Pocket \$7,350 / \$14,700	Max Out-of-Pocket \$7,350 / \$14,700
Coinsurance 100%	Primary \$50	Primary 20% after ded
Primary \$30	Specialist \$100	Specialist 20% after ded
Specialist \$60	Urgent Care \$100	Urgent Care \$80 copay
Urgent Care \$30	RX Discount Card	RX Discount Card
RX \$0	Out-Net Deductible \$14,700 / \$29,400	Out-Net Deductible \$10,000 / \$20,000
	Out-Net Max \$20,000 / \$40,000	Out-Net Max \$20,000 / \$40,000
Full Plan Details	Full Plan Details	Full Plan Details
<input type="radio"/> select	<input type="radio"/> select	<input type="radio"/> select

Applicants must complete medical questions to qualify for plans except for Guaranteed Issue plan.

Trusted names; quality plans

Nationally recognized brands Anthem and Cigna offer generous coverage.

Choose from a range of deductibles and copays to meet your family's medical needs.

Fixed premium rates, Nationwide.



Premier Plans - Series A

5000 Classic

Sample Monthly Rate

\$860.00

Deductible	\$5,000in / \$10,000out
Max Out-of-Pocket	\$7,350in / \$14,700out
Coinsurance	80%/20%
Primary	\$45 copay
Specialist	\$90 copay
Urgent Care	\$90 copay
RX	Generic \$15 copay

[Full Plan Details](#)

select



Premier Plans - Series A

3500 Classic

Sample Monthly Rate

\$936.00

Deductible	\$3,500in / \$7,000out
Max Out-of-Pocket	\$7,350in / \$14,700out
Coinsurance	80%/20%
Primary	\$45 copay
Specialist	\$90 copay
Urgent Care	\$90 copay
RX	Generic \$15 copay

[Full Plan Details](#)

select



Premier Plans - Series B

Blue Card HSA 6750

Sample Monthly Rate

\$940.00

Deductible	\$6,750 / \$13,500
Max Out-of-Pocket	\$6,750 / \$13,500
Coinsurance	100%/0%
Primary	in-net ded, no co-pay
Specialist	ded, co-ins
Urgent Care	ded, no copay
RX	ded, no co-pay
Out-Net Deductible	\$10,000 / \$ 20,000
Out-Net Max	\$20,000 / \$40,000

[Full Plan Details](#)

select

Applicants must pass medical questions to qualify for plans.

Dental and Vision

Affordable plans from Delta Dental and VSP to keep eyes and teeth at peak performance. *No waiting period*

<p>DELTA DENTAL</p> <p>Comprehensive 1500</p> <p>Primary Only</p> <p>Your Monthly Premium</p> <p>\$42.40</p> <table border="1"> <tr> <td>Preventive & Diagnostic</td> <td>100%</td> </tr> <tr> <td>Basic</td> <td>80%</td> </tr> <tr> <td>Major</td> <td>50%</td> </tr> <tr> <td>Annual Maximum (Per Person)</td> <td>\$1500</td> </tr> <tr> <td>Annual Deductible (Per Person)</td> <td>\$50</td> </tr> </table> <p><i>Carryover up to \$375</i></p>	Preventive & Diagnostic	100%	Basic	80%	Major	50%	Annual Maximum (Per Person)	\$1500	Annual Deductible (Per Person)	\$50	<p>DELTA DENTAL</p> <p>Comprehensive 1000</p> <p>Primary Only</p> <p>Your Monthly Premium</p> <p>\$37.82</p> <table border="1"> <tr> <td>Preventive & Diagnostic</td> <td>100%</td> </tr> <tr> <td>Basic</td> <td>80%</td> </tr> <tr> <td>Major</td> <td>50%</td> </tr> <tr> <td>Annual Maximum (Per Person)</td> <td>\$1,000</td> </tr> <tr> <td>Annual Deductible (per person)</td> <td>\$50</td> </tr> </table> <p><i>Carryover up to \$250</i></p>	Preventive & Diagnostic	100%	Basic	80%	Major	50%	Annual Maximum (Per Person)	\$1,000	Annual Deductible (per person)	\$50	<p>DELTA DENTAL</p> <p>Preventive 1000</p> <p>Primary Only</p> <p>Your Monthly Premium</p> <p>\$21.07</p> <table border="1"> <tr> <td>Preventative & Diagnostic</td> <td>Covered at 100%</td> </tr> <tr> <td>Annual Maximum (per person)</td> <td>\$1,000</td> </tr> </table>	Preventative & Diagnostic	Covered at 100%	Annual Maximum (per person)	\$1,000	<p>vsp</p> <p>VSP Vision</p> <p>Primary Only</p> <p>Your Monthly Premium</p> <p>\$10.91</p> <table border="1"> <tr> <td>Copay (Exams/Materials)</td> <td>\$10/\$25</td> </tr> <tr> <td>Eye Exams</td> <td>\$10</td> </tr> <tr> <td>Lenses Benefit (Single Vision, Bifocal and more)</td> <td>\$25</td> </tr> </table>	Copay (Exams/Materials)	\$10/\$25	Eye Exams	\$10	Lenses Benefit (Single Vision, Bifocal and more)	\$25
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Voluntary solutions: Life Insurance.

Who may need Life Insurance?



Over half of Americans think term life insurance costs 3 times more than actuality.

Younger Americans estimate the cost to be as much as 5 times more.*

Single With/without Children

Outstanding debt, credit cards, funeral cost.

Married With Children

Help to pay off your mortgage; create college funds for your children; help with costs of childcare, now that your spouse is the sole caretaker; and day-to-day items like groceries, household bills, and car repairs.

Divorced or Remarried

Many divorce settlements require that a specific amount of life insurance coverage be maintained for a former spouse to help pay for living expenses, college, and more.

Married and Retired

With no dependent children: help preserve your estate, live comfortably in retirement.

Life Insurance: Why and How Much?

Think about your needs




How can Life Insurance be used and how much do you need?

Focus on family, instead of just finances: A death benefit can help pay for medical bills, funeral expenses, credit card bills, the mortgage, future educational expenses, income replacement.

Legacy: Leave a meaningful amount of money to the people you love and the causes you care about.

Life Insurance Estimator—How much coverage you may need

- Some people may recommend a general coverage amount that is equal to 7-10 times their annual gross salary.
 - Or calculate your long-term financial obligations and then subtract your assets. The remainder is the gap that life insurance will need to help fill.
-
- 

Voluntary solution: AD&D



Accidental Death & Dismemberment Plan

Whether you're at home or away, you can have coverage to help protect your family from accidental injuries or death, with coverage amounts up to \$250,000.

Accidents Happen

The application process is easy - *there are no medical exams or health questions to answer.*

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This AD&D policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York State Department of Financial Services. IMPORTANT NOTICE—THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.

Voluntary solution: Hospital Income Coverage

(Hospital Indemnity Plan)



Hospital Income Coverage
Focus on Recovery
Instead of Hospital Bills

Hospital Income Coverage (HIP)

Can help with the costs of hospital admission and confinement that may not be covered by other insurance. It's an attractive complement to your Health insurance, especially if you have a high- deductible medical plan.

Provides cash benefits for:

- Hospital admissions and hospital stays
- ICU admission in addition to hospital admission benefit

Anyone can qualify, as there are no medical questions or physical exams
No restrictions: Benefits can be used for whatever purpose you choose.

Payments can be used for any purpose, including medical co-pays, deductibles, and everyday living expenses

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Voluntary solutions that work for you.

Think about your needs. Choose your plans.



National name + savings
with guaranteed issue up
to a certain amount

Term Life Insurance *\$20K, GI, up to \$250K with medical questions*

Eligibility: USAG members in good standing under the age of 65. Dependent Coverage: Spouse coverage is limited to 50% of members. Child coverage of \$10,000 is available to children under age 26.

Accidental Death and Dismemberment (AD&D) Insurance *\$250K GI starting .29/mth*

Eligibility: USAG members in good standing under the age of 65 • Coverage is available for your family including your spouse/domestic partner and up to \$10,000 for your eligible dependent children. • Benefits are paid due to death caused by an accident or loss of limb(s) from an accident.

Hospital Indemnity Insurance- *Guaranteed Issue*

Eligibility: USAG members in good standing under the age of 80 • Dependent Coverage: Spouse and Child coverage is available (children under age 2)

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This AD&D policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New Mexico Department of Insurance. This policy does not provide any coverage for the insured.

Group Term Life and Accidental Death & Dismemberment Insurance coverages are issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ. The Booklet-Certificate contains all details, including any policy exclusions, limitations, and restrictions, which may apply. California COA #1179, NAIC #68241. Contract Series: 83500.

Hospital Indemnity insurance coverage is not health insurance coverage (often referred to as "Major Medical Coverage").

Hospital Indemnity insurance coverage is a limited benefit policy issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ. Prudential's Hospital Indemnity Insurance is not a substitute for medical coverage that provides benefits for medical treatment including hospital, surgical, and medical expenses, and it does not provide reimbursement for such expenses. The Booklet-Certificate contains all details, including any policy exclusions, limitations, and restrictions, which may apply. If there is a discrepancy between this document and the Booklet-Certificate Group Contract issued by The Prudential Insurance Company of America, the Group Contract will govern. Please contact Prudential for more information. Contract provisions may vary by state. California COA #1179, NAIC #68241. Contract Series: 83500.

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Solutions that works for your Group.

Think about the needs for your group. Choose your plan.

Eight Plans; Multiple plans can be selected for one group



Several budget conscious plans starting at \$69/month, most plans NO DEDUCTIBLE

Guaranteed Issue, National Plans

Supplemental benefit savings



Two dental plans starting at \$19/month



One vision plan starting at \$10/month



Term Life, Hospital Indemnity, AD&D, starting at 29 cents/mth

Group Dental and Vision

Affordable plans from Delta Dental and VSP to keep your employees' eyes and teeth at peak performance.



Preventative Care

Delta Dental PPO 1000

Sample Monthly Rate
\$19.80

Annual Maximum	1000/pers
Annual Deductible	None
Preventative	100%
Basic	
Major	

[Full Plan Details](#)

select



Comprehensive

Delta Dental PPO 1500

Sample Monthly Rate
\$44.15

Annual Maximum	1500/pers
Annual Deductible	\$50/\$150
Preventative	100%/80%
Basic	80%/50%
Major	50%/50%

[Full Plan Details](#)

select



VSP Vision

Sample Monthly Rate
\$9.95

Copay	\$10/\$25
Exams	12 months
Lenses	12 months
Frames	24 months

[Full Plan Details](#)

select

Rates for illustrative purposes

Group Plan Companion Card

Additional Benefits for you as a plan enrollee (and yours even if they are not enrolled)

Companion Card benefits:

- *Dental and Vision savings (even if not enrolled)*
- *MRI and Imaging, Labs, Hearing, Safety Equipment, and Vitamins*

Dental

Accepted at over 80,000 provider locations nationwide, and covers all dental services and specialties, including orthodontia. Savings can be as high as 50%, and there is no limitation on services or use.

Vision

Accepted by over 11,000 OUTLOOK vision providers. Cardholders receive up to 50% savings on lenses, frames, and other vision needs.

Hearing Aids

Members receive a free hearing test and up to 70% discount on hearing aids at 2,200 providers nationwide.

Lab Services

Members save up to 50% using the online search tool to locate a lab and order their test. Actual savings are displayed immediately. Test results are available within 48-96 hours.

MRI & Imaging

Members receive concierge appointment service and enjoy savings up to 75% and more on MRI, PET, and CT scans, as well as other imaging services at over 4,000 locations nationwide.

Vitamins

A wide range of vitamin and mineral supplements are delivered directly to the member's home at discounted rates.

Diabetic Supplies

A full line of diabetes testing supplies are delivered directly to the member's home.

Questions?

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<https://usagymbenefits.com>