

# Dental Care



*Real Benefits • Real Value • **PLUS** We Really Care  
Become a USA+ Member and be Privileged!*

## The Privileges of USA+ Membership

For many years, large corporations have had the advantage over individuals, families, the self-employed and small businesses. If you work for a large corporation, you can get access to a corporate benefits package of medical, dental, financial, legal, shopping and other consumer benefits. However, if you do not work for a large corporation, you are left on your own to provide these benefits for yourself at a much higher cost, because you do not belong to large nationwide group.

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, families, the self-employed, small business owners and their employees nationwide. USA+ became one of the first membership associations in the United States to provide quality benefits programs that were previously available only to employees of large corporations. Through the power of its nationwide membership, USA+ is able to bring a line of benefits to its members by leveraging its high-volume group buying power. USA+ identifies the needs of its members and finds the nation's top providers of products and services to satisfy those needs and negotiates favorable pricing for its members. Membership packages may consist of insured, non-insured benefits and consumer savings programs. USA+ is NOT an insurance company. 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+ has saved its national membership base more than \$100 million in combined savings.

USA+ is committed to the promotion of equal access to health care for all citizens of the United States. We stay abreast of legislation proposed by state regulators that may have an adverse or favorable impact on our membership population. When necessary, we contact regulators in order to have an opportunity to convey the views of the association's members. USA+ engages in nonpartisan research, study and analysis for the benefit of the general public regarding the health care system of the United States and will on occasion publish the results of our research.

The USA+ Foundation is a non-profit organization providing grants to worthwhile charities nationwide and has awarded over \$7 million to more than 200 organizations. Foundation grants to date include: American Diabetes Association, Cystic Fibrosis Foundation, Habitat for Humanity, Muscular Dystrophy Association, St. Jude Children's Research Hospital®, United Cerebral Palsy, Watson Children's Shelter, and The Women's Shelter, just to name a few.

USA+ is committed to:

- The promotion of equal access to health care for all Americans.
- Assisting charitable, educational and social welfare organizations through the USA+ Foundation.
- Providing educational assistance to high school seniors that show promise of continued academic performance in medical related fields.
- Financial assistance for members who lose their job through economic downturns or through no fault of their own.

USA+ is in the business of offering the best products and services on the market. We look forward to the opportunity to service your individual needs promptly, personally and dependably.

United Service Association For Health Care

## \*Ameritas Group Dental Benefits

You receive the following benefits: \$70 Annual Deductible for all services and the annual maximum is \$2,500. Benefits Are Paid Based On a Percentage of Usual and Customary Charges, Choose any dentist nationwide or select from one of nearly 65,000 provider access locations.

### Benefits are payable as follows:

	Year 1 Incentive Coinsurance (First Benefit Period)*	Year 2 Incentive Coinsurance (Second Benefit Period and Forward)*
<b>Type 1</b> Cleanings, Exams, Sealants, Fluoride	80%	100%
<b>Type 2</b> Limited Oral Evaluation, All X-rays, Palliative Treatment	60%	100%
<b>Type 3</b> Endodontics, All Periodontics, Major Restorative, Anesthesia	10%	40%
<b>Type 4</b> Fillings, Crown Repair & Denture Repair, Extractions	25%	75%

**Incentive Coinsurance:** All members will begin at the lowest coinsurance level. Members will advance to year two coinsurance level only if a claim is received in the first Benefit Period. If a claim is not received, members return to the lowest level of coinsurance. The first Benefit Period begins on the effective date of the membership and ends on December 31st of the same year. The second Benefit Period begins on January 1st of the following year.

**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 year visits must be less than \$750.
  - If you meet all 3 requirements you will have an additional \$400 available in Annual Maximum for the next year.

- In future years if you have benefits paid of less than \$750, additional amounts of \$400 will be added to the carryover. However, the most you can accumulate in the maximum carryover is \$1,200.
- Your annual maximum will be \$3,700 in four years if you continue to visit the dentist once each year!

## \*Ameritas Group Vision Benefits

You receive the following benefits and more: Free eye exam once per year per family member from participating providers; 20% discount on lenses, frames, and other hardware; Up to a 25% discount on laser surgery; There are 32,000 VSP providers nationwide; There's a VSP provider within ten miles of the homes of 90% of the United States population; Find a VSP provider near you at [ameritasgroup.com](http://ameritasgroup.com).

*\*These benefits are provided to USA+ Members by a group Dental Expense policy issued to USA/HC by Ameritas Life Insurance Corp. Certain terms and conditions apply and benefits are subject to the Exclusions and Limitations. A complete description is contained in the Certificate of Coverage.*

*Ameritas Group, a division of Ameritas Life Insurance Corp. a UNIFI Company, offers group dental and eye care products nationwide. Ameritas Group's dental and eye care products (9000 Ed. 01-05) are issued by Ameritas Life.*

## 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.*

## 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.

## 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. <sup>1</sup> Members receive 10% savings on funeral or cremation services and merchandise including cemetery interment rights, services and merchandise through Dignity Memorial affiliated cemeteries, a free <sup>2</sup> Funeral Protection Certificate for your children and grandchildren worth up to \$2,500, a Family Planning Guide, access to an extensive Grief Management Library and Family Safety Programs, Funeral 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.

<sup>1</sup> Where available by law. 10% savings does not apply to cash advance items or already discounted Dignity Memorial plans. Not available in the state of LA and may not be available in NY.

<sup>2</sup> Not available in MD.

## 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.

*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.)*

# United Service Association For Health Care Foundation

Through membership in USA+, you have the opportunity to contribute to the United Service Association For Health Care Foundation and assist worthwhile charities, community programs and national research projects.

Each year, USA+ returns much needed grant money back into member's local communities by awarding Community Service Grants nationwide. This program, now in its 24th year, has awarded over \$7 million to worthwhile local organizations.

The USA+ Foundation receives its funding from USA+ members. Your dues include a donation to the foundation and is tax deductible. This money is then given in the form of grants to charitable causes.

Charitable organizations that receive funds from USA+ member contributions include:

American Diabetes Association, Cystic Fibrosis Foundation, Muscular Dystrophy Association, Socialmine Foundation and St. Jude Children's Research Hospital® just to name a few.

Throughout the year, funded programs are featured in the Total Health & Wellness magazine. These articles spotlight how grant recipients are utilizing foundation monies to make a difference.

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.



## Dental Care

<b>Member Only</b>	<b>\$ 69.00</b>
<b>Member + 1</b>	<b>\$ 99.00</b>
<b>Family</b>	<b>\$ 139.00</b>

*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.*