

Select Silver 2750 & Well Premium

For Agent Use Only



Select Silver 2750 & Well Premium

WELL PREMIUM	
Telemedicine	\$0 Consult Fee
Preventative	\$0 Copay
Primary Care	\$35 Copay (unlimited)
Specialist	\$75 Copay (unlimited)
Mental & Behavior Health	\$75 Copay (unlimited)
Urgent Care	\$85 copay (unlimited)
Lab & X-Ray	\$50 Copay (unlimited)
MRI / CT Scan	\$500 Copay (1 per year)
Prescriptions	Copay Card
SELECT SILVER 2750	
Surgery	100% Sharing, after \$2750 MRA
Outpatient Treatment	100% Sharing, after \$2750 MRA
Emergency Room	100% Sharing, after \$2750 MRA
Inpatient Hospitalization	100% Sharing, after \$2750 MRA
Lifetime Maximum	\$1,000,000
Increased Lifetime Max w/ Lifetime Plus+	\$2,000,000

Well Premium

**Covers pre-existing
Conditions Day 1**

No waiting periods

Large Nationwide Network

**Most Benefits
Unlimited**

**Preventative
Covered 100%**

Select Silver 2750

**Quality Benefits
At a Price You Can Afford**

**No Network - Use Any
Facility**

Lifetime Plus+
Adds an extra \$1 million
of benefit to Select Silver

"MRA" refers to the annual "Member Responsibility amount. This is the amount the Member is responsible for on an annual basis before sharing can occur.

Pre-existing condition limitations apply for Select Silver 2750.

Select Silver & Well Premium w/ Lifetime Plus+

	Member, Spouse, & Child(ren)					When <u>NO</u> Spouse is included			
	Member only	Member + Spouse	Family of 3	Family of 4	Family of 5	Member + 1 CH	Member + 2 CH	Member + 3 CH	Member + 4 CH
Age 0-39	405	618	822	853	877	623	742	773	797
Age 40-49	426	650	854	885	909	655	774	805	829
Age 50-59	480	769	957	988	1012	774	877	908	932
Age 60-64	529	899	1070	1101	1125	904	990	1021	1045

Members 6+ adds \$75 /mo each

Members 6+ adds \$75 /mo each

Well Premium, Select Silver 2750, & Lifetime Plus+ are 3 separate benefits. USA Health Plans, through its Platform & Concierge Services provides a more seamless way to access each of these benefits through a single enrollment, single billing, & single member service platform. Combined cost for all benefits are outlined above. An itemized breakdown can be viewed at check out. All benefits are optional. Height & Weight ratings for Select Silver still apply. Select Silver 2750 is not insurance. All outlines above are generic in nature, official guidelines will govern. Pre-Existing Condition Limitations apply to Select Silver 2750.

2 Separate plans working seamlessly together for optimal benefit. Lifetime Plus+ provides the extra protection needed when a catastrophic medical need occurs.

Select Silver 2750

- **Select Silver 2750** is an off-market HCSM Membership provided exclusively to the members of USA Health Plans by Altrua HealthShare.
- **Select Silver 2750 is not insurance** but rather a membership through a “CMS Recognized Healthshare” (HCSCM) by the Affordable Care Act. (“CMS” Centers of Medicare & Medicaid)
- To obtain a “CMS Recognition Status” the Healthshare (HCSCM) must have been established prior to the year 2000 & shared continuously since the year 2000 without interruption; verified by annual audit.
- Pre-Existing conditions are ineligible for sharing during the first 2 years of membership, some conditions are 5 years. We recommend enrolling in a separate insurance supplement to provide additional benefits for pre-existing conditions. (*list is outlined on page 6*)

Only 2 rate increases in history.

Satisfies Penalties & Mandates to purchase Health Insurance

Lifetime Plus+

- **Lifetime Plus+** is an Excess Insurance policy provided exclusively to the members of the USA Health Plans by Odyssey Re. (*AM Best rating “A” Excellent*)
- **Lifetime Plus+** is a separate benefit to Select Silver 2750 but integrated seamlessly to members through the Administrative Platform of USA Health Plans.
- In the event a member exceeds the lifetime benefit provided by Select Silver 2750, Lifetime Plus+ is in place to provide the member with an extra \$1,000,000 benefit; mirroring that of Select Silver 2750.
- Lifetime Plus+ is only available to members who enroll through the USA Health Plans Administrative Platform who are also members of Select Silver 2750. Lifetime Plus+ cannot be enrolled stand alone.
- Members who want to enroll in Select Silver 2750 without Lifetime Plus+ have the option to do so. These members are still required to pay platform and technology fees required by USA Health Plans for the administration of Select Silver 2750.

Select Silver 2750 Guidelines

[Click Here to view](#)

Lifetime Plus+ Outline.

[Click Here to view](#)

Includes HCSM Medical Concierge

HCSM Medical Concierge

Select Silver 2750 provides members open access of care without network restrictions.

Open access creates a tremendous benefit for members to gain access to medical facilities potentially restricted by networks of other insurance plans.

While receiving care without network restrictions can be a tremendous benefit, it does at times come with its own set of challenges.

- Some medical facilities do not have the ability to file medical needs to an HCSM as efficiently as they can with an in-network insurance carrier.
- Medical Facilities at times will rely on the member to file their own pre-authorizations for service and or provide their own medical records to the HCSM when required.
- Although rare, some medical facilities will refuse to file claims on behalf of a member of an HCSM, requiring the member to do all this work themselves to receive payment for service.

HCSM Medical Concierge helps relieve you of this work when these items arise.

USA Health Plans

USA Health Plans has over 7 years of experience providing HCSM concierge services

Many times, our members can sign a HIPPA Authorization form on a case-by-case basis allowing for us to go to work on their behalf. In general, this gives us the ability to work directly with the facility and the HCSM to help facilitate the items needed to resolve payment for eligible medical needs. This provides you, the member, with 1 point of contact for most of your medical needs instead of getting bounced around and having to do the work yourself. We will also help coordinate the benefits of Lifetime Plus+ and any other benefits enrolled through the USA Health Plans Platform.

Be Exempt

Members of a “Recognized” Health Care Sharing Ministry (HCSM) are exempt from the federal mandate to purchase health insurance. Enrollment with a Recognized Health Care Sharing Ministry removes your requirement under the federal healthcare mandate to purchase health insurance.

Why consider HCSM?

HCSM's have provided significant benefit to millions of Americans over the last 3 decades and continue to be a viable alternative for the unforeseeable future. Our platform gives you the ability to not only share in the savings HCSM can offer you and your household, but the opportunity to share directly in another households' medical needs. The core function of an HCSM is to deposit all members contributions into an escrow account from which all eligible medical needs are shared directly with other members.

**Exclusively Distributed
& Administered by**



USA Health Plans is both a General Insurance Agency and Benefits Administrative Platform. USA Health Plans is not insurance or an insurance company. Well Premium, Select Silver 2750, & Lifetime Plus+ must be enrolled through the Administrative Platform of USA Health Plans by a Licensed Insurance Agent authorized to do so. Licensed Insurance Agents authorized to facilitate the sale and procurement of Well Premium, Select Silver 2750, & Lifetime Plus+ are all independent 1099 self-employed contractors or an employee of such and do not represent the company of USA Health Plans.

Select Silver 2750

Disclosures

Select Silver 2750 - HCSM Membership:

[Select Silver 2750 Member Guidelines: Click Here](#)

This membership is not issued by an insurance company, nor is it offered through an insurance company. The membership does not guarantee or promise that your eligible medical needs will be shared by the membership. If the membership is unable to share in all or part of your eligible medical needs, or whether or not this membership continues to operate, you will remain financially liable for any and all unpaid medical needs.

Medical needs are only shared by the members according to the membership guidelines. Members of Select Silver 2750 agree to the Statement of Standards and voluntarily submit monthly contributions into a neutral escrow account between members. CMS Recognized HCSM Organizations however have been operating successfully & continuously sharing in members medical needs since the year 2000 without interruption, verified by public audit.

Auto Declines for Select Silver 2750

Applicants who answer Yes to any of the following are not eligible for membership:

1. Currently Pregnant
2. Currently Using Tobacco or Illicit Drugs
3. Currently have Cancer or undergoing Cancer Treatment.

(This only affects the specific family member who answers yes to the above, not the rest of the family applying.)

Pre-Existing Condition Limitations: Select Silver 2750

A Pre-Existing Condition is defined by any medical condition in which member has sought treatment or advice for within 10 years of applying for benefits.

Pre-Existing Conditions subject to a 2-year wait for member benefits.

Addison's Disease, Angina Pectoris (stable or unstable), Asthma, Benign Prostate Hyperplasia, Calcium Deficiency, Cardiac Dysrhythmias, Carpal Tunnel Syndrome, Cataract, Chronic Kidney Disease, Coronary Artery Disease, Cushing's Disease, Calculus of Kidney (Kidney Stones), Diabetes Type II, Endometriosis, Epilepsy, Gallstones, Glaucoma, Grave's Disease, Hashimoto's Disease, Hemorrhoids, Hyperglycemia, Hyperlipidemia, Hypertension, Hyperthyroidism, Hypothyroidism, Iodine Deficiency, Malaria, Migraines, MRSA, Osteoarthritis, Osteoporosis, Ovarian Cysts, Pelvic Inflammatory Disease, Polycystic Ovary Syndrome, Prolapsed Bladder, Pulmonary Hypertension, Radiculopathy, Rectal Prolapse, Rheumatoid Arthritis, Scoliosis, Shingles, Sleep Apnea, Spinal Stenosis, Spondylosis, Tendinitis, Tuberculosis, Uterine Fibroids, Uterine Prolapse, Vitamin A Deficiency, Vitamin B 12 Deficiency, Vitamin D Deficiency.

Pre-Existing Conditions subject to a 5-year wait for member benefits.

Barrett's Esophagus, Bell's Palsy, Cancer (in Remission), Celiac Disease, Cerebral Ataxia, Cirrhosis, Congestive Heart Failure (CHF), Crohn's Disease, Deep Vein Thrombosis (DVT), Degenerative Disc Disease, Diverticulitis and Diverticulosis, Dysphagia, Embolism, Erythematosis, GERD (Gastroesophageal Reflux Disease), Heart Murmur, Heart Palpitations, Heart Valve Disease, IBS (Inflammatory Bowel Disease), Marfan's Syndrome, Meningitis, Mitral Valve Prolapse, Multiple Sclerosis, Pancreatitis, Peripheral Vascular Disease (PVD), Psoriasis, Sjogren Syndrome, Surgery, Systemic Lupus Erythematosis, Ulcerative Colitis, Vitiligo.

Pre-Existing Conditions ineligible for benefit for the life of the membership.

ALS, Alzheimer's Disease, Aneurysm, Autism Spectrum Disorders, Cerebral Palsy, Chronic Obstructive Pulmonary Disease (COPD), Cystic Fibrosis, Dementia, Diabetes Type I, Down's Syndrome, Ectasia, Emphysema, Fibromyalgia, Fragile X Syndrome, HIV/AIDS, Hepatitis (Chronic Viral B & C), Lupus, Lyme's Disease, Macular Degeneration (wet or dry), Morbid Obesity (pending weight loss), Multiple Sclerosis, Muscular Dystrophy, Parkinson's Disease, Sickle-Cell Disease, Spina Bifida, Typhoid.

This outline represents a generic outline of pre-existing condition limitations. Only the Select Silver 2750 Application for membership can accurately dictate any pre-existing condition limitations imposed by the membership.