

MEMBER INSURANCE BENEFITS CENTER USA Gymnastics Webinar
Affordable Benefits. Healthy Members.
Program Overview

### 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)



PHCS Seven budget conscious plans starting at \$398/month





Anthem.

Three major medical plans starting at \$695/month

#### **Supplemental benefit savings**



Three dental plans starting at \$19/month



One vision plan starting at \$10/month

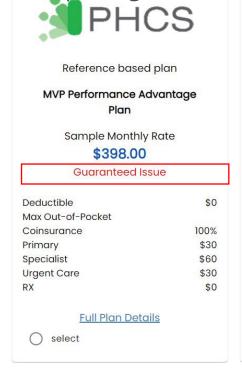
### Reference-Based Product

Budget-friendly plans to meet your full medical needs with National Coverage

Cost Savings and Flexibility! Join and leave any month- enroll by 15<sup>th</sup> of the prior month for coverage)

Based upon benchmark pricing vs a network of negotiated prices •

National Coverage



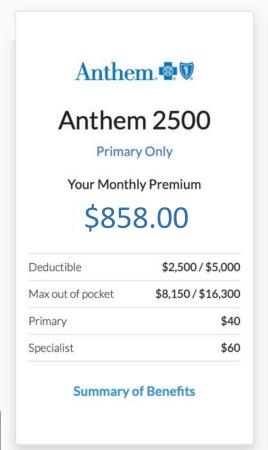


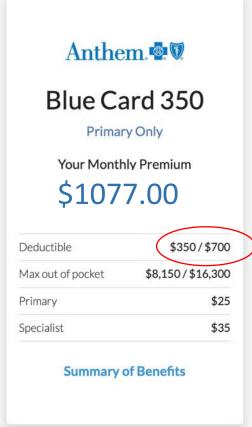
Applicants must complete medical questions to qualify for plans except for Guaranteed Issue plan.

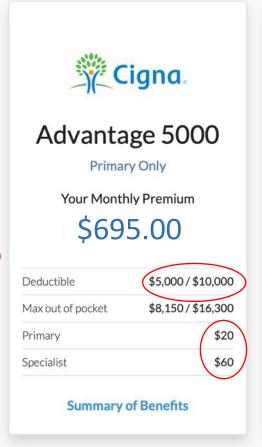
### Trusted names; quality plans

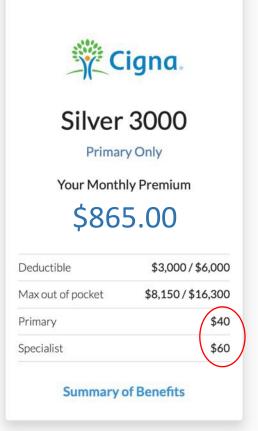
Nationally recognized brands Anthem and Cigna offer generous coverage.

Choose from a range of deductibles and copays to meet your family's medical needs. <u>Fixed premium rates</u> nationwide.





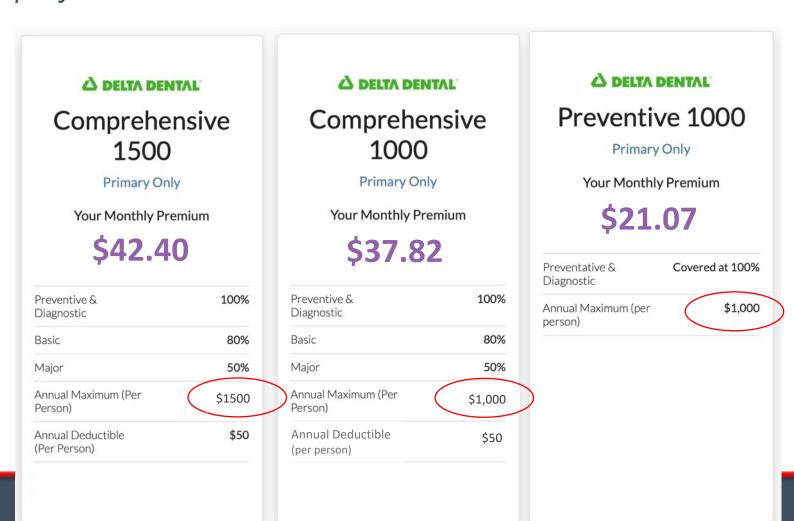


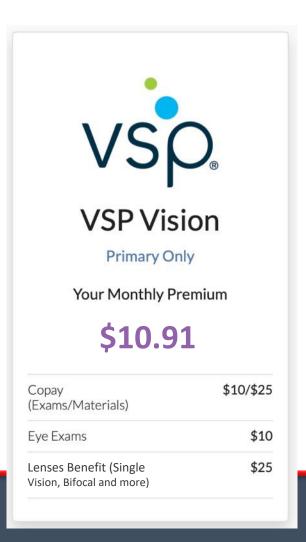


Applicants must pass medical questions to qualify for plans.

### Dental and Vision

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





# Voluntary solutions that work for you. Think about your needs. Choose your plans.



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

Accidental Death and Dismemberment (AD&D) Insurance \$250K GI starting .29/mth No one wants to believe the worst could happen. Most Americans are not adequately prepared for the financial risks associated with a significant medical event or premature accident. As a USAG member, AD&D insurance issued by The Prudential Insurance Company of America, may help protect against the financial risk of death and severe injuries or conditions, such as dismemberment or coma that result from an accident event.

**Term Life Insurance** \$20K, GI, up to \$250K with medical questions As a USAG member, group term life insurance, issued by The Prudential Insurance Company of America, may help provide added peace of mind for the covered individual and their families, knowing they will have some financial security if the person covered by group term life insurance passes away.

#### **Hospital Indemnity Insurance**

An unexpected hospital stay may be expensive. Even a short hospital stay may add up to substantial uncovered costs, impacting an employee's overall financial security. In addition to a hospital stay, Hospital Indemnity Insurance, issued by The Prudential Insurance Company of America, pays a benefit for services such as an emergency room visit, anesthesia, urgent care, and ambulance, so employees can focus on getting better.

# 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



Several budget conscious plans starting at \$69/month

Guaranteed Issue, National Plans

#### **Supplemental benefit savings**



Two dental plans starting at \$19/month

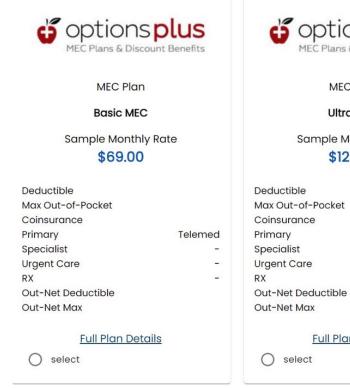


One vision plan starting at \$10/month

### For the Club Owner:

Group health plans your club.

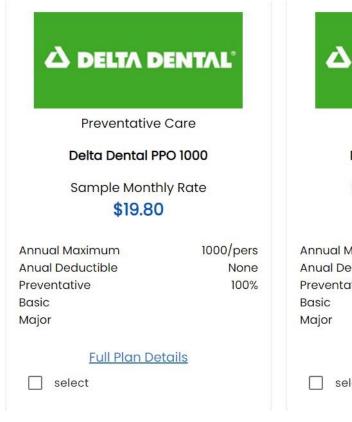
- Savings of up to 40% on premiums; medical savings of up to 70%.
- Guaranteed Issue





### Group Dental and Vision

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





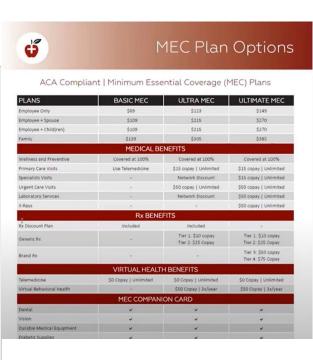


# Plan Highlights

Three MEC plans, Five MV plans

MEC plans are great for Basic Care for healthy employees includes:

- Wellness & Preventative
- Telemedicine
- Discount meds (70%)
- Behavioral Health
- Add HIP



	MEDICAL	BENEFITS	
Deductible	\$0	\$0	\$0
Out of Pocket Maximum (Ind/Fam)	\$9,100/\$18,200	\$9,100/\$18,200	\$9,100/\$18,200
Wellness and Preventive*	Covered at 100%	Covered at 100%	Covered at 100%
Primary Care Visits*	\$25 Copay   8 per year	\$25 Copay   10 per year	\$25 Copay   12 per year
Specialist Visits *	\$50 Copay   8 per year	\$50 Copay   10 per year	\$50 Copay   12 per year
Urgent Care Visits*	\$75 Copay   2 per year	\$75 Copay   3 per year	\$75 Copay   3 per year
Laboratory Services & Radiology *	\$50 Copay   3 per year	\$50 Copay   3 per year	\$50 Copay   4 per year
Advanced Imaging	\$350 Copay   1 per year	\$350 Copay   2 per year	\$350 Copay   3 per year
Radiology & Advanced Imaging	Covered 100% through Medmo	Covered 100% through Medmo	Covered 100% through Medme
Telemedicine	\$0 Copay   Unlimited	\$0 Copay   Unlimited	\$0 Copay   Unlimited
	Rx Bi	NEFITS	
Generic Rx	\$0 Copay Preventive \$5 Copay Generic	\$0 Copay Preventive \$5 Copay Generic	\$0 Copay Preventive \$5 Copay Generic
Preferred Brand/Non-Preferred Rx		\$75 Copay Preferred \$150 Copay Non-Preferred	\$75 Copay Preferred \$150 Copay Non-Preferred
	HOSPITA	L SERVICES	
Inpatient Hospitalization & Surgery	\$750 Copay   5 days &	\$750 Copay   7 days &	\$750 Copay   10 days &
Catalogue Managaria de Catalogue	2 Surgeries per year \$350 Copay   1 per year	3 Surgeries per year \$350 Copay 12 per year	4 Surgeries per year \$350 Copay  2 per year
Outpatient Hospitalization & Surgery			
Emergency Room Services	\$750 Copay   1 per year	\$750 Copay   1 per year	\$750 Copay   2 per year
	OTHER	SERVICES	
Chiropractic Services**	\$75 Copay   8 per year	\$75 Copay   10 per year	\$75 Copay   10 per year
Home Health Care	\$50 Copay   10 per year	\$50 Copay   15 per year	\$50 Copay   20 per year
Treatment for Mental/Nervous Disorder & Chemical Abuse (Inpatient/Outpatient*)	\$750 Copay <sub>e</sub>   5 days a year / \$350 Copay   8 days a year	\$750 Copay   7 days a year / \$350 Copay   10 days a year	\$750 Copay   10 days a year / \$350 Copay   12 days a year
Emergency Ground Transportation	\$500 Copay   1 per year	\$500 Copay   1 per year	\$500 Copay   2 per year
Applied Behavioral Analysis	\$75 Copay   8 per year	\$75 Copay   10 per year	\$75 Copay   12 per year
Physical, Occupational & Speech Therapy*	\$75 Copay   8 per year	\$75 Copay   10 per year	\$75 Copay   12 per year
Chemo, Radiation, Dialysis, Hospice, Infusion			
Durable Medical Equipment		-	
Skilled Nursing Facility			

#### MV Plans:

- No deductible, office visits
- 700,000 participating providers
- PPO with In and out of network discounts
- Labs , specialists -50% discounts (medmo)
- 95% of all prescriptions included, very high covered by generic

### **Companion Card**

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

#### Companion Card benefits:

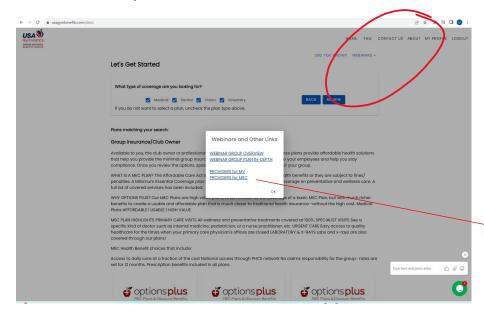
- Dental and Vision savings (even if not enrolled)
- MRI and Imaging, Labs, Hearing, Safety Equipment, and Vitamins

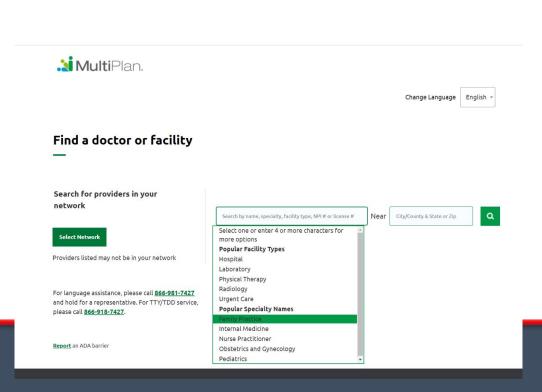


### Quick access to helpful info:

Find a provider or confirm your teams' providers are participating.

Click on FAQ section or WEBINARS +



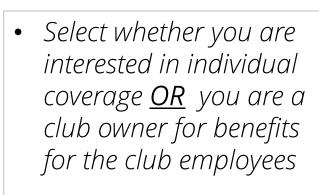


### How it works

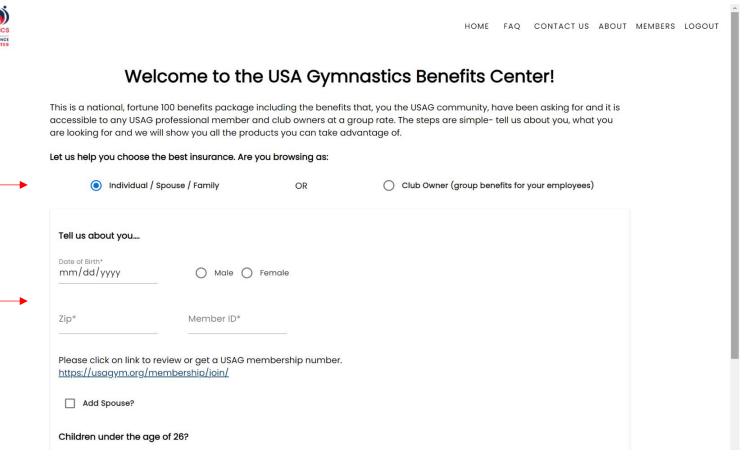
A secure e-commerce enrollment platform

### Get Started, log onto usagymbenefits.com

Review plans and pricing now!

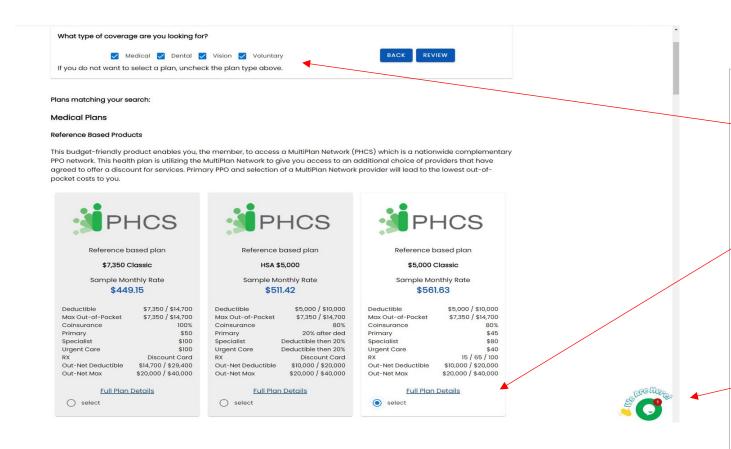


- Input basic information
- Create an account



### View plans instantly

Create an account to start; you have help along the way.

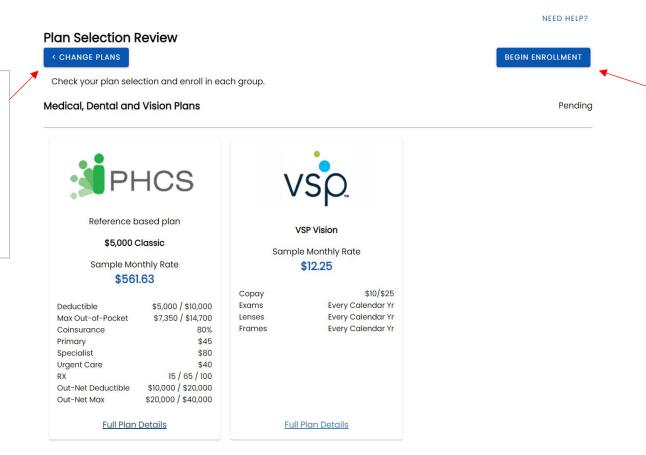


- Focus on one plan type by unchecking plans
- Click on Full Plan Details to read more about each plan
- Chat is available at every step

## Begin Enrollment

Follow steps to enroll and you are done!

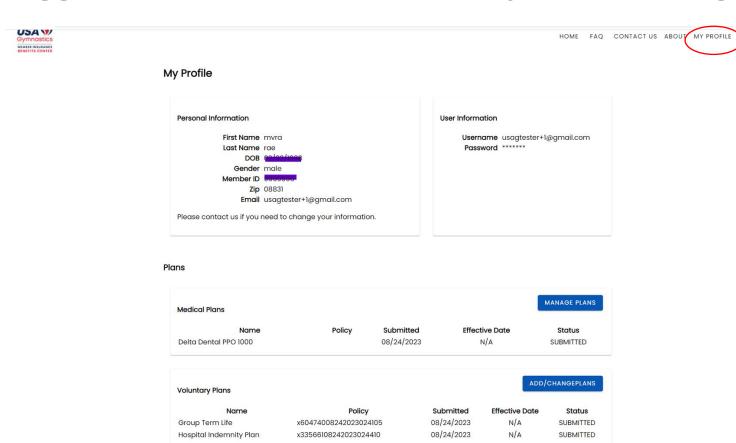
 Review and Change plans



Click on Begin
 Enrollment and
 link to enrollment
 platform

# Manage your plans

Once logged in MY PROFILE enables you to manage your accounts.



 Manage Plans by clicking on the link next to the plan type. This includes termination



# Finding the right plan for you Plan research and helpful tips



Reference based plan

\$7,350 Classic

Sample Monthly Rate

\$449.15

\$7,350 / \$14,700 Deductible Max Out-of-Pocket \$7,350 / \$14,700 Coinsurance 100% Primary \$50 Specialist \$100 **Urgent Care** \$100 Discount Card Out-Net Deductible \$14,700 / \$29,400 Out-Net Max \$20,000 / \$40,000

#### **Full Plan Details**





Reference based plan

HSA \$5,000

Sample Monthly Rate

\$511.42

Deductible \$5,000 / \$10,000 Max Out-of-Pocket \$7,350 / \$14,700 Coinsurance Primary 20% after ded Specialist Deductible then 20% **Urgent Care** Deductible then 20% Discount Card Out-Net Deductible \$10,000 / \$20,000 **Out-Net Max** \$20,000 / \$40,000

#### **Full Plan Details**





\$5,000 Classic

Sample Monthly Rate

\$561.63

\$5,000 / \$10,000 Deductible Max Out-of-Pocket \$7,350 / \$14,700 Coinsurance Primary \$45 Specialist \$80 **Urgent Care** \$40 15 / 65 / 100 Out-Net Deductible \$10,000 / \$20,000 **Out-Net Max** \$20,000 / \$40,000

#### **Full Plan Details**



select

- Side by side comparison
- Deductible vs monthly cost
- Coinsurance vs copay

## Key tips for finding the plan for you

Click on plan details.

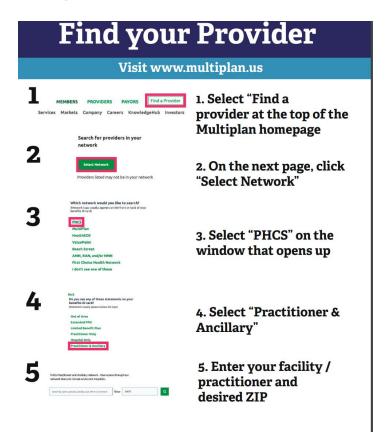
lan Name	\$3,500 Classic	\$2,500 Classic	\$1,500 Classic
		In-Network	
eductible	\$3,500 / \$7,000	\$2,500 / \$5,000	\$1,500 / \$3,000
lax Out of Pocket	\$7,350 / \$14,700	\$7,350 / ,\$14,700	\$7,350 / \$14,700
oinsurance	80%	80%	80%
rimary	\$45	\$45	\$40
pecialist	\$90	\$80	\$80
rgent Care	\$90	\$40	\$40
reventative Care	100%	100%	100%
iagnostic test	20% Coinsurance	20% Coinsurance	20% Coinsurance
T, PET, MRI's	Deductible then 20%	Deductible then 20%	Deductible then 20%
ospitalization	Deductible then 20%	Deductible then 20%	Deductible then 20%
mergency Room	Deductible then 20%	Deductible then 20%	Deductible then 20%
mergency Medical ransport	Deductible then 20%	Deductible then 20%	Deductible then 20%
lental Health Outpatient	Deductible then 20%	Deductible then 20%	Deductible then 20%
lental Health Inpatient	Deductible then 20%	Deductible then 20%	Deductible then 20%
laternity	Deductible then 20%	Deductible then 20%	Deductible then 20%
ehab/ Habilitative ervice	Deductible then 20%	Deductible then 20%	Deductible then 20%
killed Nursing	Deductible then 20%	Deductible then 20%	Deductible then 20%
x	15 / 65 / 100	15 / 45 / 85	15 / 45 / 85
peciality Rx	Not Covered	Not Covered	Not Covered
	Ou	ut of Network	
eductible	\$7,000 / \$14,700	\$5,000 / \$10,000	\$5,000 / \$10,000
ax Out of Pocket	\$20,000 / \$40,000	\$20,000 / \$40,000	\$20,000 / \$40,000
oinsurance	100%	100%	100%
eimbursement	RBP	RBP	RBP
ost		Displayed	
lember	\$583.80	\$692.40	\$751.78
lember + Spouse	\$1,162.60	\$1,379.78	\$1,498.54
lember + 1 Child	\$1,046.83	\$1,242.30	\$1,349.19
amily	\$1,741.40	\$2,067.18	\$2,245.32
e Processing Fee: \$125 include monthly association	fee: \$20	This is for illu	ustration purposes only. Pricing is

- Rates on site are based on age, zip and individual/family
- All medical plans are based upon medical questionnaire (underwriting)
- Plan rates are based on most common tier (not necessarily same as those listed in plan details)
- Review plan renewal dates; RBP rolling enrollment but May 1st renewal

### Search for providers:

Find a provider or confirm your teams' providers are participating.

• Within the usagymbenefits.com, go to FAQ section: Reference Based Products to search by plan type



# Thank you! Questions?

Usagbenefitadvisor@gmail.com