

ValULife



Plans for Individuals and Families

United Service Association For Health Care
Founded 1983, Washington DC



BENEFITS	ValULife 10	ValULife Silver	ValULife 25								
<p>Term Life Insurance</p> <p>This term life insurance can provide assistance to your family members during a difficult time.</p> <ul style="list-style-type: none"> • Pays the beneficiary the benefit amount listed for the member's loss of life. • A reduced benefit is payable if the member has been enrolled in the USA+ program for less than 12 consecutive months. • The amounts listed are doubled if the loss of life is due to an accident.* <p><i>This insurance is underwritten by Metropolitan Life Insurance Company (MetLife), New York, NY. ValULife 10 and ValULife 25 is available to individuals Ages 18-64. This benefit continues with certain reductions and ends at Age 84. ValULife Silver is available to individuals from Ages 65-69. (If loss of life occurs within the first twelve months, the amount payable to the beneficiary is \$100 for ValULife 10, \$400 for ValULife Silver and \$250 for ValULife 25).</i></p> <p><i>Life and Accidental Death & Dismemberment (AD&D) coverages are provided under a group insurance policy (Form GPNP99/ASSN) issued to USA+ by MetLife. Life and AD&D coverages under this plan terminates when you cease paying your USA+ membership dues, or upon termination of the group insurance policy.</i></p> <p><i>Like most insurance policies, MetLife group insurance policies contain exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please refer to the Certificate of Insurance for complete details including terms and conditions, exclusions and limitations.</i></p> <p>The insurance benefit for ValULife is reduced to the following percentages of the benefit amount shown above:</p> <table border="0"> <tr><td>70-74</td><td>50%</td></tr> <tr><td>75-79</td><td>25%</td></tr> <tr><td>80-84</td><td>10%</td></tr> <tr><td>85+</td><td>0%</td></tr> </table> <p><i>*Accidental coverage is not available for ValULife Silver.</i></p> <p><i>This MetLife Life Insurance and Accidental Death & Dismemberment (AD&D) is not available in Maine, Maryland, Oregon and Washington.</i></p> <p><i>The membership dues include the insurance premium for the coverages underwritten by MetLife. The amount of the insurance premium will be included in your Membership Kit or call USA+ at 1-800-872-1187.</i></p>	70-74	50%	75-79	25%	80-84	10%	85+	0%	<p align="center">Benefit Amount</p> <p>\$10,000</p> <p>Age 18-64 only</p> <p align="center">Reduced amount for Age 70-84. See reduction schedule below.</p>	<p>\$10,000</p> <p>Age 65-69 only</p>	<p>\$25,000</p> <p>Age 18-64 only</p>
70-74	50%										
75-79	25%										
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85+	0%										
<p>Ameritas Group Vision Service Plan</p> <p>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.</p> <p><i>These benefits are provided to USA+ Members by a group 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.</i></p>	<p align="center">✓</p>	<p align="center">✓</p>	<p align="center">✓</p>								

Membership in USA+ is NOT insurance nor is it meant to represent an insurance contract. This is an Association Membership offered and administered by United Service Association For Health Care, P.O. Box 200905, Arlington, TX 76006-0905, 800-USA-1187. Not available in all states. Please contact USA+ for state availability.

BENEFITS	ValULife 10	ValULife Silver	ValULife 25
<p>Consolidated Legal Concepts</p> <p>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:</p> <ul style="list-style-type: none"> • 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. <i>(One per membership).</i> 	✓	✓	✓
<p>Dignity Memorial Funeral Services</p> <p>Dignity Memorial is a nationwide network of over 1,800 funeral, cremation, and cemetery service providers. ¹ 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 ² 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.</p> <p>¹ Where available by law. 10% savings does not apply to cash advance items or already discounted Dignity Memorial plans. Not available in Louisiana and may not be available in New York.</p> <p>² Not available to Maryland residents.</p>	✓	✓	✓
<p>Helicopter Emergency Benefit</p> <p>In the event that an eligible member suffers from a “certified injury” resulting from an accident that requires emergency medical transport by helicopter in accordance with EMS protocols, the program will reimburse the insured/provider up to a maximum of \$7,000.00 per occurrence, no deductible. Reimbursement includes expenses incurred from the cost of “Medically Necessary” or “Life Threatening” helicopter transport from the scene of an accident to the nearest medical facility capable of treating the injuries or from one medical facility to another medical facility. Claims for “Medically Necessary” transports from one medical facility to another medical facility are subject to review by Lifeguard’s Medical Officer.</p> <p>Provisions include:</p> <ul style="list-style-type: none"> • One benefit will be payable per occurrence. • Benefit in excess of all other valid collectable insurance. • Coverage is worldwide. • Transportation by helicopter only. <p><i>This benefit is provided to USA+ members by Lifeguard Emergency Travel, Inc. Certain terms and conditions apply and benefits are subject to the Limitations and Exclusions. See your membership Handbook for the details.</i></p> <p>LIMITATIONS AND EXCLUSIONS</p> <p>The following conditions represent coverage exclusions:</p> <ol style="list-style-type: none"> 1. Suicide or attempted suicide; 2. Intentionally self-inflicted injuries; 3. War, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), civil war; 4. Participation in any military maneuver or training exercise; 5. Mental or emotional disorders, unless hospitalized; 6. Being under the influence of drugs or intoxicants, unless prescribed by a Physician; 7. Commission or the attempt to commit a criminal act; 8. Participation as a professional in athletics; 9. Pregnancy and childbirth (except for complications of pregnancy); 10. Bodily injury or sickness which can be treated locally 	✓	✓	✓

BENEFITS	ValULife 10	ValULife Silver	ValULife 25
<p>Medical Alert System</p> <p>Call any day, any time Using your medical alert system couldn't be simpler. Your waterproof help button, which can be worn as a wristband, belt clip or neck pendant, is designed to be with you at all times. In the event of an at-home emergency, simply press the help button to connect to a Care Specialist in our Monitoring Center.</p>		✓	
<p>USA+ Benefits Protector</p> <p>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. <i>(Certain Terms and Conditions Apply).</i></p>	✓	✓	✓
MEMBERSHIP DUES	VL 10	VLS	VL 25
<p>Member Only <small>(This product is for individual use only and does not include dependent coverage).</small></p>	\$42.00	\$79.00	\$65.00

United Service Association For Health Care Foundation

The USA+ Foundation was created twenty years ago to help fund charities that assist those who suffer needlessly, giving them hope for the future.

So far, the USA+ Foundation has awarded over 7 million dollars to worthy charitable groups. As a USA+ member, you will assist worthwhile charities, community programs, and national research programs by helping us reach our goal of giving \$1,000,000 a month to charities.

The following are organizations that have received grants from the USA+ Foundation to help improve the quality of life for those facing unknown challenges:



American Diabetes Association

American Red Cross

Arlington Museum of Art/Arlington ISD
Art Education

Athletes in Action

Boomer Esiason Foundation

Boys & Girls Club of Greater Dallas
– Grand Prairie Chapter

Character Counts Coalition

Cook Children's Hospital

Cystic Fibrosis Foundation

Dallas Stars Foundation

Habitat for Humanity

Juvenile Diabetes Research Foundation

March of Dimes

Muscular Dystrophy Association

Reaching America's Youth Ministries

Salvation Army

St. Jude Children's Research Hospital

Texas Rangers Baseball Foundation

United Cerebral Palsy

United Way of Metropolitan Dallas

Waco ISD Education Foundation

Watson Children's Shelter

Women's Business Support Network

YMCA

ValULife

ValULife 10	\$ 42.00
ValULife Silver	\$ 79.00
ValULife 25	\$ 65.00

You have 20 days from the date you receive your membership materials (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.