

DentalCare



Plans for Individuals and Families

United Service Association For Health Care
Founded 1983, Washington DC



DENTAL/VISION BENEFITS

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 & Forward)*
Type 1 Cleanings, Exams, Sealants, Fluoride	80%	100%
Type 2 Limited Oral Evaluation, All X-rays, Palliative Treatment	60%	100%
Type 3 Endodontics, All Periodontics, Major Restorative, Anesthesia	10%	40%
Type 4 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 Service Plan*

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.

* 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.

The USA+ membership is not an insurance contract. The membership includes insured & non-insured benefits. 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.

NON-INSURED BENEFITS - MEDICAL

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.

NON-INSURED BENEFITS - PROTECTION

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 Funeral Services

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 free² 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.

¹ Where available by law. 10% savings does not apply to cash advance items or already discounted Dignity Memorial plans.

² Not available in Louisiana and may not be available in New York.

² Not available to Maryland residents.

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).

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

DentalCare

Member Only	\$ 69.00
Member + 1	\$ 99.00
Family	\$ 139.00

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.