Group Dental Care

DENTAL BENEFITS PROGRAM

United Service Association For Health Care
Founded 1983, Washington DC
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, No waiting period on preventive and basic services, Choose any dentist nationwide or select from one of nearly 65,000 provider access locations.

Benefits are payable as follows:

<table>
<thead>
<tr>
<th>Type</th>
<th>Description</th>
<th>Year 1 Incentive Coinsurance</th>
<th>Year 2 Incentive Coinsurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Type 1</td>
<td>Cleanings, Exams, Sealants &amp; Fluoride</td>
<td>80%</td>
<td>100%</td>
</tr>
<tr>
<td>Type 2</td>
<td>Limited Oral Evaluation, All X-rays &amp; Palliative Treatment</td>
<td>60%</td>
<td>100%</td>
</tr>
<tr>
<td>Type 3</td>
<td>Endodontics, All Periodontics, Major Restorative &amp; Anesthesia</td>
<td>10%</td>
<td>40%</td>
</tr>
<tr>
<td>Type 4</td>
<td>Fillings, Crown &amp; Denture Repair &amp; Extractions</td>
<td>25%</td>
<td>75%</td>
</tr>
</tbody>
</table>

**Incentive Coinsurance:** All members will begin at the lowest coinsurance level. Members will advance to year two coinsurance level if a claim is received in the first 12 months they are covered. If a claim is not received, members return to the lowest level of coinsurance.

**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!

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.
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.

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MyHealthCompass™

The most comprehensive consumer health information tool available. With MyHealthCompass™, access to detailed information about healthcare providers, and be better equipped to make healthcare decisions. As a member of MyHealthCompass™, you’ll benefit from: Quality ratings for hospitals and medical procedures, Pricing information for medical procedures, Detailed profiles on doctors and hospitals.

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

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.

United Service Association For Health Care Foundation
P.O. Box 200905
Arlington, TX 76006-0905

Group Dental Care

Member Only $ 49.00
Member + 1 $ 69.00
Family $ 99.00

You have 30 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.