



# Select Silver 2750

with Lifetime Plus+

For Agent Use Only



## Select Silver 2750

Member Responsibility Amount (MRA)	\$2,750 per member, per calendar year
Preventative / Office Visits / Urgent Care / Specialist	Not Available
Outpatient Treatment	100% Sharing, after MRA
Surgery	100% Sharing, after MRA
Emergency Room	100% Sharing, after MRA
Hospitalization	100% Sharing, after MRA
<b>Sharing Limit</b>	<b>\$1,000,000</b> (per member)

## Lifetime Plus+

Provides additional \$1,000,000 to Select Silver

Outpatient Treatment	100% Sharing, after MRA
Surgery	100% Sharing, after MRA
Emergency Room	100% Sharing, after MRA
Hospitalization	100% Sharing, after MRA
<b>Lifetime Limit</b>	<b>\$1,000,000</b> (per member)

**Combined Lifetime Benefit**  
**\$2,000,000**

Please Note: Benefits outlined in this document represent a generic outline of potential benefits offered. Refer to the Select Silver 2750 Membership Guidelines & the Lifetime Plus+ Plan Guidelines for official benefits, limitations, & exclusions. If benefits outlined in this document differ from the Membership or Plan Guidelines, the membership or plan guidelines will govern. This document is only intended to serve as an advertisement to licensed insurance Agents & Brokers.

Rates outlined below reflect the cumulative total for Select Silver 2750, Lifetime Plus+, HCSM Medical Concierge Services, and any Technology & Administrative Fees associated with the offering.

Rate increases for excessive Height & Weight apply.

## Select Silver 2750 with Lifetime Plus+

Age	1 Life	2 Lives	3 Lives	4 Lives	5 Lives
0-39	220	328	447	478	502
40-49	241	360	479	510	534
50-59	295	479	582	613	637
60-64	344	609	695	726	750

**Members 6+ adds \$75/mo per member.**

Rates are based on oldest member of the household

**Select Silver** not available in: MD

**Lifetime Plus** not available in AK, HI, MD, MT, ND, NY, RI, SD, VT, WV (different rate tables apply)



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” (HCSM) by the Affordable Care Act. (“CMS” Centers of Medicare & Medicaid)
- To obtain a “CMS Recognition Status” the Healthshare (HCSM) 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. Both 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 Select Silver 2750 and or Lifetime Plus+ are all independent 1099 self-employed contractors or an employee of such and do not represent the company of USA Health Plans.

# Disclosures

## **Select Silver 2750 - HCSM Membership:**

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***