

U.S. Health Insurance Options

Affordable Health Insurance Plans
for Individuals & Families



It comes as no surprise that HealthSelect PPO Plan is our most popular product. It gives you everything you expect from a health plan. The in-network plan design gives you access to thousands of providers, while keeping the premium payments within the budget of most young adults and families.

HealthSelect PPO Plan Powered By One of the Nation's Largest PPO Networks!



If you like the ability to control the cost of your premium, choose between health care providers in your area and benefit from the cost savings of visiting an in-network provider, you're not alone. In fact, in a recent survey of people with private health insurance coverage, over **85%** of the respondents chose a PPO (Preferred Provider Organization) plan over any other option.*

But your PPO plan is only as good as the network behind it. That's why United Security Life and Health is proud to feature one of the largest and most recognized networks in the industry - the Aetna Signature AdministratorsSM PPO Network.

Of course, your HealthSelect Plan will cover you no matter where you receive care. However, to take advantage of the highest level of benefits, you should receive treatment from a health care provider in your network. Doing so will provide you with advantages like discounts on services and fewer out-of-pocket expenses.

Finding a network provider should not be a problem, either. The Aetna Signature AdministratorsSM PPO Network now offers more than 689,000 providers and 6,100 facilities to choose from nationwide!

Is your doctor one of the 689,000 providers in the Aetna Signature AdministratorsSM (ASA) PPO Network? See for yourself!

Web: Find provider information by linking from our website, www.unitedsecuritylandh.com, or enter the DocFind® directly at www.aetna.com/asa.

Phone: 800-875-4422

United Security Life and Health Insurance Company specializes in protecting the health insurance needs of individuals and families who do not have access to group health coverage. Whether you are self-employed, between jobs, an early retiree or a recent graduate, our core Major Medical plans provide a selection of quality coverages at an affordable price.

Get a Quote – It's Fast & Free!

You can receive a free, no-obligation quote for HealthSelect, or any other of our health plans, by doing one of the following:

- ▶ Visit our website, www.unitedsecuritylandh.com. Enter a few pieces of information and view a quote in minutes.
- ▶ Call our Marketing Department at (800) 875-4422, Option 2 and ask for a free quote on health insurance.
- ▶ Contact your local insurance agent listed below:

Important Note

The information shown in this brochure and in any accompanying literature is not intended to provide full details of USL&H plans and may change at the discretion of USL&H. Complete terms of coverage are outlined in the Certificate and set forth in the applicable insurance Policy. In applying for coverage, the primary insured agrees to be bound by the Certificate. The benefits described in this brochure and any accompanying literature are the standard benefits offered by USL&H. Policy provisions may vary in some states.

You can also ask your insurance agent or visit our website for our Combo Major Medical Insurance Brochure (Form # USLH HCO 01/09), which contains more detailed information on the plan shown in this brochure.



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USLH HSP 01/09

Our Most Popular Plan Offers Flexibility, First-Dollar Benefits and Major Savings



- ▶ Office Visit Copays
- ▶ Prescription Drug Coverage
- ▶ Supplemental Accident Benefit
- ▶ Preventive Health & Dental Benefits
- ▶ All New Healthy Lifestyle Benefit
- ▶ Now Featuring the Aetna Signature AdministratorsSM PPO Network



We Know You:

Will take advantage of higher benefits by visiting in-network physicians and hospitals

Are willing to select a higher deductible option and receive treatment from in-network providers in order to save money on your premium payment

Want access to first-dollar benefits like Wellness Services and a Supplemental Accident Benefit

Live in an area where you have a choice in which healthcare providers to visit

Deductible Options:

- ▶ \$1,000
- ▶ \$1,500
- ▶ \$2,500
- ▶ \$5,000

*Source: Forrester Consulting: Cost and Benefits of Individual And Family Health Insurance Plans (November, 2008)



HealthSelect PPO Plan

Preferred Provider (PPO)

United Security Life and Health Standard Plan Features

Guaranteed Renewability:

As long as you pay your premium on time, USL&H will not cancel your policy, no matter how many claims you incur.

12-Month Rate Guarantee:

Take out any one of our Major Medical plans, and you will not see a rate increase for at least the first twelve months.

Renewal Premiums:

USL&H sets community premium rates based on age, gender and location. No matter how many claims you submit, you will not be singled out for an individual rate increase.

\$5 Million Lifetime Maximum:

Each plan offers piece-of-mind (and ample protection) with our \$5 Million Lifetime Maximum Benefit.

Coverage While Traveling:

You can pack a healthy amount of major medical insurance every time you travel. Our plans afford up to \$10,000 per person per year in coverage for travel outside the U.S. and Canada; emergencies are fully covered.

United Security Life and Health Standard Plan Coverages

- ▶ Clinical Breast Exams
- ▶ Colorectal Cancer Screening
- ▶ Complications of Pregnancy
- ▶ Dental Injuries
- ▶ Diabetic Services
- ▶ Health Care Practitioner Services
- ▶ Home Health Care
- ▶ Hospice Care
- ▶ Organ Transplants
- ▶ Pre-Admission Testing
- ▶ Post Mastectomy Services
- ▶ Reconstructive Surgery
- ▶ Supplies and Durable Medical Equipment
- ▶ Treatment of TMJ/CMJ (\$2,500 lifetime maximum per person)

HealthSelect PPO Plan Featured Benefits

Prescription Drug Card:

Covers up to \$5,000 per person per year. A \$500 deductible applies, then the following:

- \$15 copay for generics
- \$50 copay for formulary brand names
- \$75 copay for non-formulary brand names
- 25% coinsurance for specialty drugs

Office Visit Copays:

If you have young children, it's hard to imagine a year going by without a few visits to the doctor's office. After a \$25 copay per non-preventive visit, HealthSelect will cover 100% of office visit charges, up to \$500 per person per year.

Supplemental Accident Benefit:

Lead an active lifestyle? Have a young child? In either case, you realize that accidents (like broken bones or a cut that needs stitches) can happen. That's why our Supplemental Accident Benefit provides 100% coverage for the first \$500 of covered expenses due to an accident. (Expenses in excess of \$500 are subject to deductible and coinsurance).

Wellness Services:

Preventive Care – Covers up to \$500 per person per year. Eligible expenses include immunizations (for ages two and over), PSA screening, pap smears, mammograms and physical exams (for adults over the age of 18).

Preventive Dental Benefit – \$200 per person per year, subject to deductible and coinsurance. Includes oral exams, cleaning and x-rays.

Healthy Lifestyle Benefit:

Take advantage of our Healthy Lifestyle Benefit, which pays 25% of charges up to \$300 per year for programs that improve physical health, including:

- Health Club Memberships*
- Smoking Cessation*
- Weight Loss Programs*

HealthSelect PPO Plan Optional Benefits (Additional Premium Required)

Enhanced Prescription Drug Card: (If selected, replaces the basic Prescription Drug Card Benefit)

Remove the \$5,000 maximum benefit amount and lower your prescription drug costs with our enhanced benefit! No prescription drug deductible needs to be met for generic drugs.

\$15 copay for generics (no deductible)
\$250 deductible per person per year for brands and specialty, then:

- \$50 copay for formulary brand names
- \$75 copay for non-formulary brand names
- 25% coinsurance for specialty drugs

Did You Know?

Over **51%** of Americans take prescription drugs on a daily basis.*

Yet **41%** of Families Report Having Problems Paying for the Prescription Drugs They Need.**

Maternity Benefit:

Six month waiting period for conception, 15 month waiting period for delivery with charges being covered the same as any other illness. There is no separate deductible for the baby. (If delivery occurs prior to the 15 month waiting period, benefits are limited to \$1,000).

Dental Benefit:

Pays 50% of eligible dental expenses, up to \$1,000 per person per year. Subject to a six-month waiting period and a separate \$100 deductible per person per year. Coverage is for any dentist.

Term Life:

Available to the primary insured and spouse in the following amounts: \$10,000, \$20,000, \$30,000, \$40,000, \$50,000

*USA Today/Kaiser Family Foundation/ Harvard School of Public Health: Health Care Costs Survey (conducted April 25–June 9, 2005)

**USA Today/Kaiser Family Foundation/Harvard School of Public Health: The Public on Prescription Drugs and Pharmaceutical Companies (conducted Jan. 3-23, 2008).

Plan Details	
Deductibles	\$1,000, \$1,500, \$2,500, \$5,000
Family Deductible	3x individual
Coinsurance	80/20 to \$10,000
Lifetime Max	\$5,000,000
Out of Network	Benefits reduced by 25%
Healthy Lifestyle Benefit	25% of charges up to \$300. Includes: Health Club Memberships, Smoking Cessation & Weight Loss Programs
Outpatient	
Outpatient Deductible	N/A
Office Visit	\$25 copay per non-preventive visit
Prescription Drugs	\$500 deductible per person per year then copays of: \$15 generic, \$50 formulary, \$75 non-formulary, 25% coinsurance specialty Capped at \$5,000 per person per year
Supplemental Accident	\$500 per occurrence
Wellness Services	\$500 per person per year
X-ray and Lab Services	Subject to deductible & coinsurance
Ground and Air Ambulance	Covered up to \$10,000
Emergency Room	Subject to deductible & coinsurance
Outpatient Rehabilitation	30 visits per year up to \$50/visit
Preventive Dental	\$200 per person per year, subject to deductible & coinsurance
Inpatient	
Inpatient Hospital Charges ¹	Subject to deductible & coinsurance
Inpatient Deductible	N/A
Inpatient Rehabilitation	30 visits per year up to \$100/visit
Skilled Nursing Facility	10 visits per year up to \$200/visit
Optional Benefits (Additional premium required)	Maternity Benefit, Dental Benefit, Term Life, Enhanced Prescription Drug Card

¹Includes Pre-Admission Tests, Room & Board, ICU & Miscellaneous Services.