

## U.S. Health Insurance Options

Affordable Health Insurance Plans  
for Individuals & Families



Healthy Savings offers a range of deductible options, helping you keep your monthly premium payment in check. By opening an HSA (Health Savings Account), you can put away money tax-free to save up for future medical expenses.

### Healthy Savings Plan Powered By One of the Nation's Largest PPO Networks!

Your HSA-qualified health 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 Administrators<sup>SM</sup> (ASA) PPO Network.

With over 689,000 providers and 6,100 facilities to choose from nationwide, finding a quality network provider near you is easy. See for yourself!

**Web:** Find provider information by linking from our website, [www.unitedsecuritylandh.com](http://www.unitedsecuritylandh.com), or enter the DocFind<sup>®</sup> directly at [www.aetna.com/asa](http://www.aetna.com/asa).

**Phone:** 800-875-4422

### Are you self-employed?

You may be able to deduct your health plan premiums from your federal income tax return for even greater savings!

#### Healthy Savings HSA-Qualified Plan

##### 100% Coinsurance Plan

Annual deductible:	\$2,500
Monthly health plan premium:	\$245
Annual health plan premium:	\$2,940

##### Tax Deductions

HSA Contribution:	\$5,800
Annual health plan premium:	\$2,940
Total deductions:	\$8,740

x 28% tax bracket

**Tax Savings: \$2,447.72**

Assumes Healthy Savings HSA Plan with 100% coinsurance on a 32-year old male and 32-year old female in zip code 61800 with a 1/1/09 effective date. Consult a licensed professional for tax advice.

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 Healthy Savings, or any other of our health plans, by doing one of the following:

- ▶ Visit our website, [www.unitedsecuritylandh.com](http://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 HSHSA 01/09

Enjoy low premiums and tax benefits with a plan you can truly bank on



- ▶ Low Premiums & Tax Savings
- ▶ Prescription Drug Coverage
- ▶ Preventive Health & Dental Benefits
- ▶ All New 80/20 Coinsurance Option
- ▶ Now Featuring the Aetna Signature Administrators<sup>SM</sup> PPO Network



#### We Know You:

- ▶ Like to be in control of your healthcare expenses
- ▶ Would take advantage of tax-saving benefits by opening a Health Savings Account
- ▶ Rarely visit the doctor, but want limited coverage for annual exams and child immunizations
- ▶ Want low-cost coverage that will protect your family in case of an accident or illness

#### Deductible Options:

Individual:	Family:
▶ \$1,500	▶ \$2,500
▶ \$2,500	▶ \$5,000
▶ \$3,750	▶ \$7,500
▶ \$5,000	



# Healthy Savings Plan

HSA-Qualified Plan

## 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)

## Healthy Savings Featured Benefits

### Low Premiums:

High deductible options allow you to find a lower rate than most traditional health plans.

### 100% Coinsurance:

After you have met your deductible, Healthy Savings will cover the rest of your in-network services!

### New! 80/20 Coinsurance Option

(Only available with \$1,500 & \$2,500 deductibles)

You have the option to reduce your premium payment even further by decreasing your coinsurance from 100% to 80%.

### Tax Savings:

You're a financially-savvy consumer. You realize that our Healthy Savings HSA-Qualified Plan can save you thousands of dollars. Take the money you save on premium payments and contribute them to a Health Savings Account, where you can contribute money tax-free! The money in your account keeps adding up – and you never lose it. It can be used to pay for qualifying medical expenses (even some expenses that the plan does not cover, such as eye exams, contacts, glasses and over-the-counter medication). Otherwise, your money earns tax-free interest and rolls over year after year.

### Prescription Drugs:

Your prescription drugs are covered at 100%, subject to deductible and coinsurance.

### Wellness Services:

**Preventive Care** – Covers up to \$500 per person per year, subject to deductible and coinsurance. 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** – Covers up to \$250 per person per year or \$500 per family per year. Coverage is for any dentist. No deductible or waiting period apply! Pays 80% of charges for exams, X-rays and one cleaning per person per year. Also covers 50% of charges for restorative services (excluding orthodontia).

## Healthy Savings Optional Benefits (Additional Premium Required)

### 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).

### Term Life:

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

## There's a reason we call it Healthy Savings

Family of 2 (Zip 61800)	Traditional Health Plan	Healthy Savings HSA-Qualified Plan
Coinsurance	80% / 20%	100%
Deductible	\$500	\$2,500
<b>You Pay ▼</b>		
Annual Premium	\$5,071.20	\$2,934
Claim 1 <i>(\$500 ER visit)</i>	\$0 <i>(\$500 accident benefit)</i>	\$500
Claim 2 <i>(family eye exam and new pair of eyeglasses)</i>	\$400	\$400
Total Expenses	= \$5,471.20	= \$3,834
Tax Savings on HSA Deposits	\$0	\$1,624
Net Expenses (out-of-pocket minus savings)	\$5,471.20	\$2,210
<b>TOTAL SAVINGS</b>		<b>\$3,261.20</b>

Plus, you'll still have a balance of \$4,900 in your Health Savings Account! ▲

\*Healthy Savings Plan assumes a 28% tax bracket on a deposit of \$5,800.

Plan Details	
Deductibles	\$1,500, \$2,500, \$3,750, \$5,000
Family Deductible	\$2,500, \$5,000, \$7,500
Coinsurance	100% after deductible or 80/20 to allowable max (\$1,500 & \$2,500 deductible only)
Lifetime Max	\$5,000,000
Out of Network	Benefits reduced by 25%
Healthy Lifestyle Benefit	N/A
Outpatient	
Outpatient Deductible	N/A
Office Visit	Subject to deductible & coinsurance
Prescription Drugs	Subject to deductible & coinsurance
Supplemental Accident	Subject to deductible & coinsurance
Wellness Services	Up to \$500, subject to deductible & coinsurance
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	Up to \$250 per person or \$500 per family per year
Inpatient	
Inpatient Hospital Charges <sup>1</sup>	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, Term Life

<sup>1</sup>Includes Pre-Admission Tests, Room & Board, ICU & Miscellaneous Services