

Want a health insurance plan that can be custom built to fit your needs? Look no further than Protector Plus! The in-network plan design gives you access to thousands of providers, while keeping the premium payments affordable. The array of options ensure you only pay for the benefits you need.

U.S. Health Insurance Options

Affordable Health Insurance Plans
for Individuals & Families



Protector Plus PPO Plan
Flexible PPO



We Know You:

Are looking for the ability to manage your premium amount by selecting from many different options

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

Want access to first-dollar benefits like Physician Office Copays, a Prescription Drug Card and a Supplemental Accident Benefit

Enjoy the flexibility of picking and choosing the benefits that best suit your needs

Deductible Options:

- ▶ \$500 ▶ \$1,000 ▶ \$1,500
- ▶ \$2,500 ▶ \$5,000 ▶ \$10,000

Protector Plus Plan Powered By A Selection Of Quality 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 offer a quality selection of provider networks to choose from.

- ▶ **AMCO (Arkansas Managed Care Organization)**
- ▶ **Arizona Foundation For Medical Care**
- ▶ **Healthlink**
- ▶ **HFN**
- ▶ **Midland's Choice**
- ▶ **Sagamore**
- ▶ **PHCS**

Your Protector Plus 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.

For more information on network availability in your area:

Web: www.uslandh.com
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 Protector Plus, or any other of our health plans, by doing one of the following:

- ▶ Visit our website, www.uslandh.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 which contains more detailed information on the plan shown in this brochure.



United Security Life and Health
6640 South Cicero Ave.
Bedford Park, IL 60638

P: 800-875-4422
F: 708-475-6120

www.uslandh.com

United Security Life and Health Insurance Company



USLH PPO 01/12

Why pay more? With Protector Plus, you only pay for what you need!



- ▶ Accident Benefits
- ▶ Unlimited, First-Dollar Wellness Coverage
- ▶ Prescription Drug Coverage
- ▶ Office Visit Copays
- ▶ Preventive Health & Dental Benefits
- ▶ New Selection of Quality PPO Networks

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

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.

Unlimited Lifetime Coverage:

Each plan offers peace-of-mind with no lifetime maximum coverage!

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
- ▶ Smoking Cessation**

* In Arkansas, coverage only available if mandated offer is selected.

** In Illinois, coverage only available if mandated offer is selected.

Protector Plus PPO Featured Benefits

Network Discounts

Your Protector Plus Plan will cover you no matter where you receive care. However, to **receive special discounts** and take advantage of the highest level of benefits, you will need to receive treatment from a health care provider in your network. That should not be a problem, as USL&H has partnered with several quality PPO Networks. For more information on network availability in your area, please see the back cover of this brochure or visit www.unitedsecuritylandh.com.

Prescription Drug Coverage:

Even if you do not select a prescription drug card, the Protector Plus plan will still cover your prescription drug charges, subject to deductible and coinsurance. USL&H has also worked with our Pharmacy Benefit Manager, CareMark, to provide you with a free discount card. **This is not a Prescription Co-Pay Drug Card**, but rather a card that will allow for discounts and/or lower out-of-pocket expense on many prescription drugs.



Common Accident Benefit:

When two or more covered family members are injured in the same accident, only one deductible must be met for the resulting expense.

Wellness Services:

Wellness services are covered **first-dollar on an unlimited basis! No deductible, coinsurance or copayments apply!** Covers all services required by the U.S. Preventive Services Task Force, such as immunizations, PSA screens, pap smears, mammograms and physical exams.*

Plan Options:

Flexibility is the name of the game when it comes to Protector Plus. In addition to the six optional benefits listed on the right, you can also adjust your premium by selecting from the following options:

Deductible Options

\$500, \$1,000, \$1,500, \$2,500, \$5,000 & \$10,000

Coinsurance Options

80 / 20 to \$5,000 • 80 / 20 to \$10,000 • 70 / 30 to \$10,000
(The \$10,000 deductible plan automatically comes with 100% coinsurance.)

Protector Plus Optional Benefits (Additional Premium Required)

Prescription Drug Card:

Let your client enjoy the benefits of one of the finest drug cards on the market. A separate \$50 per person deductible applies, then the following:

\$15 copay for generics

\$30 copay for formulary brand names

\$50 copay for non-formulary brand names

25% coinsurance for specialty drugs

Network Physician Copay:

After a \$25 copay per visit, USL&H will cover non-preventive Physician's visits at 100%, up to \$500 per person per year. Charges exceeding \$500 will be subject to deductible & coinsurance.

Supplemental Accident Benefit:

Lead an active lifestyle? Then you realize that accidents (like broken bones or a cut that needs stitches) 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).

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. Excludes orthodontia.

Maternity Benefit:

Six month waiting period to 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.

Plan Details	All charges are covered subject to deductible & coinsurance unless highlighted below.
Deductibles	\$500, \$1,000, \$1,500, \$2,500, \$5,000, \$10,000
Family Deductible	3x individual
Coinsurance	80/20 to \$5,000 • 80/20 to \$10,000 70/30 to \$10,000 (The \$10,000 deductible plan has 100% coinsurance)
Lifetime Max	Unlimited
Out of Network	Double deductible and benefits reduced by 20%
Healthy Lifestyle Benefit	N/A
Outpatient	
Outpatient Deductible	N/A
Office Visit	Subject to deductible & coinsurance unless the Optional Physicians Office Visit Copay Benefit is selected
Prescription Drugs	Subject to deductible & coinsurance unless the Optional Prescription Drug Card is selected
Supplemental Accident	Subject to deductible & coinsurance unless the Optional Accident Benefit is selected
Wellness Services	First Dollar Benefit: Unlimited Coverage*
X-ray and Lab Services	Unlimited Coverage
Ground and Air Ambulance	Covered up to \$10,000
Emergency Room	Unlimited Coverage
Outpatient Rehabilitation	20 visits per year up to \$20/visit
Preventive Dental	Not covered unless the Optional Dental Benefit is selected
Inpatient	
Inpatient Hospital Charges ¹	Unlimited Coverage
Inpatient Deductible	N/A
Inpatient Rehabilitation	20 visits per year up to \$20/visit
Skilled Nursing Facility	60 visits per year up to \$30/visit
Optional Benefits (Additional premium required)	Maternity, Dental, Accident, Term Life, Prescription Drug Card, Network Physician Copay

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

* In-network services only. Out-of-network services subject to penalties.