

RATES STAY AS OF ISSUE AGE



# VALUE HEALTH USA

Sickness & Accident Indemnity Benefits for Value Benefits Of America Members And Their Insured Family Members

- PAYS IN ADDITION TO OTHER INSURANCE
- USE ANY PROVIDER
- BENEFITS PAID DIRECTLY TO YOU
- NO DEDUCTIBLE
- NO CO-PAYS

LIMITED MEDICAL BENEFIT SCHEDULE FOR A COVERED SICKNESS OR ACCIDENT



**DOCTOR'S OFFICE VISITS**

Physician's Office Visits - 10 per year each Insured adult, 5 per year each insured child, limit one visit per week per insured.

\$75 EACH

\$75 EACH

\$75 EACH

**DAILY HOSPITAL BENEFITS**

Daily Hospital confinement from the 1st day up to 1 year per confinement

\$500 PER DAY

\$750 PER DAY

\$1000 PER DAY

Intensive Care or Coronary Care from the 1st day up to 30 days per confinement (\*amount includes Daily Hospital Confinement Benefit)

\$2,000 PER DAY

\$3,000 PER DAY

\$4,000 PER DAY

**SURGICAL BENEFITS**

Pays **scheduled** amount for surgery due to a covered sickness or injury up **to a maximum of:**

\$10,000

\$15,000

\$20,000

Pays **scheduled** expenses for administration of anesthesia during a covered surgery up **to a maximum of:**

\$2,000

\$3,000

\$4,000

**AMBULANCE BENEFITS**

Pays expenses incurred for ambulance services due to a covered injury & sickness up to:

\$250

\$375

\$500

**EMERGENCY INJURY BENEFITS**

Pays expenses incurred for emergency treatment due to a covered injury up to:

\$125

\$187.50

\$250

The above chart details benefits for individuals under age 65. Benefit amounts will be reduced 50% at age 65

Your Coverage will remain in force as long as you are under age 75, you pay your premiums and are not in active military service and your policy is in force.

**Issue Age Unisex Rates**

FOR VBA MEMBERS  
**Value Benefits of America**  
a Not-For-Profit Association

AGE	SILVER USA MONTHLY	GOLD USA MONTHLY	PLATINUM USA MONTHLY
Child	\$40.00	\$50.00	\$60.00
19-39	\$71.00	\$91.00	\$111.00
40-49	\$90.00	\$115.00	\$140.00
50-59	\$126.00	\$163.50	\$201.00
60-64	\$145.00	\$190.00	\$235.00

Add \$20.00 monthly administration fee per certificate. Displayed rates include monthly VBA Membership of \$10 per Insured adult and \$5 per Insured child. This brochure is a brief summary of benefits only and is subject to the terms, conditions, exclusions and limitations of the Group Accident and Health Insurance Policy No. G-610,090, Form No. G-19000. Coverage may vary or may not be available in all states. AG6535



Underwritten by The United States Life Insurance Company in the City of New York. The United States Life Insurance Company in the City of New York was Founded in 1850 and is the oldest stock life insurance company in the United States.



# The United States Life Insurance Company in the City of New York

## Exclusions and Limitations

### PRE-EXISTING CONDITIONS PROVISIONS FOR MEDICAL CARE BENEFITS

PRE-EXISTING CONDITION means:

- an injury or sickness which manifested itself within 12 months before a person became insured under a given benefit section of this policy in such a manner as would cause an ordinarily prudent person to seek medical advice, diagnosis, care or treatment.
- an injury or sickness for which a person was recommended or received medical advice, diagnosis, care or treatment within 12 months before a person became insured under a given benefit section of this policy; or
- a pregnancy that exists on the date a person became insured under a given benefit section of this policy. No Charges for normal pregnancy or normal delivery will be considered covered charges.

No charges incurred for a pre-existing condition will be considered covered charges under a benefit section until the person stays insured under such benefit section for 12 continuous months.

### GENERAL EXCLUSIONS

No medical care benefits will be paid by the group policy for charges incurred for treatment which:

1. is given after a person's insurance ends, regardless of when the injury or sickness occurred. However, medical care benefits may be provided in the Benefits After Insurance Ends provision of a given benefit section.
2. is not essential for the necessary or treatment of the injury or sickness involved.

**NECESSARY CARE OR TREATMENT** means that a treatment, service, supply or medicine; is appropriate and essential for the diagnosis or treatment of the person's symptoms; is within the scope, duration or intensity of that level of care which is needed to provide safe, adequate and appropriate diagnosis or treatment; is furnished within the framework of generally accepted methods of medical treatment; involves only the use of any drugs or substances formally approved by the United States Food and Drug Administration.

A treatment, service, supply or medicine will **not** be considered **NECESSARY CARE OR TREATMENT** if it is: part of a treatment that is determined to be an Experimental Procedure or for research purposes; or provided primarily as a convenience to the patient, the patient's family or the provider of care.

**EXPERIMENTAL PROCEDURE** means and medical procedure, equipment, treatment, or drugs or medicines that are: limited to research; not proven in an objective manner to have therapeutic value or benefit; restricted to use by medical facilities capable of carrying out scientific studies; of questionable effectiveness; or would be considered inappropriate medical treatment.

To determine whether a procedure is experimental, United States Life will consider, among other things, commissioned studies, opinions and references to or by the American Medical Association, the Federal Food and Drug Administration, the Department of Health and Human Services, the National Institutes of Health, the Council of Medical Specialty Societies and any other association or program or agency that has the authority to review or regulate medical testing or treatment.

3. would be given free of charge if the person was not covered. However, medical care benefits **will be paid** for covered charges incurred by a state for medical assistance to an insured person under Title XIX of the Social Security Act of 1965.
4. results from a war or an act of war.
5. results from intentionally self-inflicted injury.
6. is given by a person's spouse or his spouse's parents, children, grandparents, grandchildren, sisters, brothers, aunts, uncles, nieces or nephews.

**No benefits will be paid for any hospital confinement:**

1. for treatment of psychiatric, mental, nervous or emotional disorders, alcoholism or drug addiction.
2. due to the person's being intoxicated or under the influence of any drug, unless taken as prescribed by a physician; or
3. which begins after a person's insurance ends, regardless of when the injury or sickness occurred. However, hospital indemnity benefits may be provided as described in the Benefits After Insurance Ends provision.

The policy described in this brochure provides limited benefits only, which are less than the minimum standards for major medical expenses coverage as prescribed by the insurance regulatory of your state.

#### **MAIL APPLICATIONS TO:**

Value Benefits of America  
15575 N 79th Pl. Suite 100  
Scottsdale, AZ 85260  
(800) 366-2467

#### **ADMINISTRATORS**

GEM Administrators  
4227 N. 32nd St. Ste. 201  
Phoenix, AZ 85018  
(800) 756-4906

Underwritten by The United States Life Insurance Company in the City of New York. 70 Pine Street, New York, New York 10270. Group Limited Benefit Accident and Health Insurance Policy From Series Number G-19000

The underwriting risks, financial and contractual obligations and support functions associated with the products issued by The United States Life Insurance Company in the City of New York are its responsibility.

*Value Benefits of America, Inc., is a not-for-profit association that was established for the purposes of promoting the common interest of families by providing educational information regarding health, agriculture, economics and other areas of interest to members. To enhance the quality of life for members by offering benefits and discount services for association members.*



**DIVIDEND** Club  
TM



Save thousands of dollars each year by shopping the hundreds of national name brand Dividend Club Merchants as a VBA Member. Members also save an extra 20% on top of Restaurant.com's dining deals that are already as high as 60% off! There are merchants for almost all you can imagine and need. See the list of Merchants by category at [WWW.VBAMEMBERS.COM](http://WWW.VBAMEMBERS.COM)

Go to [www.VBAMembers.com](http://www.VBAMembers.com) to discover the many discount programs available including:

**PRESCRIPTION DRUG DISCOUNT PROGRAM<sup>†</sup>**  
**X-RAY, IMAGING & RADIOLOGY PROGRAM<sup>†</sup>**  
**LAB PROGRAM<sup>†</sup>**

<sup>†</sup>These Specific Discounts & Benefits are Available FREE to Anyone!

### ADDITIONAL VBA MEMBERSHIP PROGRAMS & DISCOUNTS

VBA Membership includes discounts for both **DHL** and **FedEx Kinko's**



Enjoy a **30%** discount on copy services as well as a **10%** discount on additional FedEx Kinko's products & services

Enjoy a discounts up to **25%** on next-day air, second-day air and on standard ground shipping



VBA Membership also includes discounts for both **Alamo** and **AVIS**.



Take advantage of year-round savings! **AVIS** offers Value Benefits of America great money-saving coupons on top of special rates!

**Alamo** offers year-round discounts and value-added promotions on leisure or business travel.



## Have you ever...

- Needed to speak to a doctor for a non-emergency illness?
- Needed quick, to-the-point medical advice?
- Needed a doctor to prescribe non-narcotic prescriptions where allowed and when sufficient medical history is available?

If you answered "Yes" to any of these questions, then you need Call MD.

**Call MD** is a nationwide network of medical physicians who provide medical advice in 10-minute sessions and issue non-narcotic prescriptions (where allowed and when sufficient medical history is available) to expedite hassle-free treatment.

**CALL MD™ and WWW.VBAMEMBERS.COM**

- Up to twelve (12) 10-minute consultations per year for a family, six (6) for an individual. (Additional consultations may be purchased by the member for \$35 / consultation.)
- Nationwide network of medical doctors available to discuss medical issues.
- Over-the-phone prescriptions (where permitted by law).
- Member's electronic medical record maintained in a highly secured Internet.
- On-call Registered Nurse documents, by tele-triage, the current medical concern or issue 24 hours a day, seven days a week.
- Treatment information.
- Toll-free access to all services 1 - 866 - 568 - 6720.

(Call MD becomes Effective after the first 30 days of your VBA Membership)



Discount Benefits are Not Insurance and are not available in all states


Value Benefits of America Membership also Includes<sup>(3)</sup>

# 24 HOUR Limited ACCIDENT BENEFITS

CLINIC

DOCTOR'S OFFICE

HOSPITAL

MAXIMUMS PER ACCIDENT PER INSURED MEMBER	BENEFITS	DEFINITIONS
ACCIDENTAL DEATH & DISMEMBERMENT <sup>(1)</sup>	\$2,500	<p>Accident means a sudden, unexpected event occurring to the Covered Person. Injury means accidental bodily harm sustained by a Covered Person that results directly and independently from all other causes from a Covered Accident. The injury must be caused through accidental means. All injuries sustained by one person in any one Accident, including all related conditions and recurrent symptoms of these injuries, are considered a single injury. Accident Medical Expense Benefits are excess of other coverage.</p>
DEDUCTIBLE 	\$0	
HOSPITAL CONFINEMENT (INPATIENT)	\$500	
PHYSICIAN'S SERVICES (NO SURGERY)	\$500	
SURGERY (INCLUDES ASSISTANT SURGEON & ANESTHESIOLOGIST)	\$500	
LABORATORY SERVICES	\$200	
AMBULANCE SERVICES	\$200	
X - RAY & IMAGING SERVICES	\$100	
EMERGENCY ROOM SERVICES <sup>(2)</sup>	\$100	
MAXIMUM PAID PER COVERED ACCIDENT	\$2,000	

(1) Accidental Death & Dismemberment benefit for spouse and dependents are lower than amounts shown. (2) Limit 3 Emergency Room visits per calendar year. (3) As a member of Value Benefits of America you will be provided with a Certificate of Insurance issued to Value Benefits of America, Inc. for the Limited Accident Benefits described above, with Exceptions & Limitations included.

## VBA Terms and Conditions

- Member understands that VBA is not an insurance company or program. Accident Benefit Payments are made by the administrator for the insurance company or the insurance company issuing the blanket coverage to Members.
- VBA provides savings to its members on services through a number of sources. The current list of benefits may be modified through additions or deletions. A quarterly newsletter, posted on our website or sent via e-mail, will keep Members up to date on benefits and other pertinent information.
- Payments for the VBA Program are due in advance. Payments will be drafted on or about 15 days before the due date. If you choose to cancel your program, it is your responsibility to make sure that your membership card and a written request for cancellation are sent to VBA at least 15 days prior to the anniversary of your effective date in order for your account not to be charged for additional fees.
- Member hereby appoints, Value Benefits of America Association (VBA) President, or failing this person, a VBA Director, as proxy holder for and on behalf of the member with the power of substitution to attend, act and vote for and on behalf of the member in respect of all matters that may properly come before the meeting of the members of VBA and at every adjournment thereof, to the same extent and with the same powers as if the undersigned member were present at the said meeting, or any adjournment thereof. Annual meetings are to be held in Arizona the second Tuesday of August.
- VBA reserves the right to terminate any enrollment or deny eligibility in the program for lack of payment to VBA. Returned checks, insufficient notices on bank drafts or denial by the member's credit card company for payment of the membership fee is deemed to be evidence of non-payment by a member. There will be a \$10.00 charge to be reinstated in the program after such denial. If reinstatement for non-payment happens more than once, a \$20.00 reinstatement will apply.
- In the event of any dispute, member agrees to resolve said dispute solely by binding arbitration that shall be governed by the laws of the state of Arizona and enforceable at Scottsdale, Maricopa County.
- Membership cancelled within the first 30 days of the enrollment date may be eligible for refund if the membership card and written cancellation request are sent to VBA. The administrative fee is not refundable. Approved refunds will be processed approximately 30 days after cancellation.
- Membership is effective on the 1st of the month following enrollment acceptance by VBA.

## Member Agreement:

By signing the enrollment form on the reverse side, Member expresses desire to become a member of Value Benefits of America. Member acknowledges that the discount plans ARE NOT INSURANCE, but membership includes certain limited supplemental insured coverages. Membership benefits are not a replacement for health insurance coverage nor are they intended as a substitute for health insurance coverage. Membership fees may be changed for all members, but not individually, with notification.