



**MEMBERSHIP  
BENEFITS**



# USEF Health Plan for Members and their Families

With the USEF Association-based, group discounted, individual health plan, ANYONE can now afford good health insurance.

★ PHCS Multiplan Network, the largest and oldest privately-owned network in the US.

- ★ ACA Compliant Plan
- ★ Offered in all 50 states
- ★ Guarantee Issue
- ★ \$0 Deductible
- ★ Telemedicine- Included
- ★ Supplemental Injury benefits to help off-set cost of co-pays- Included
- ★ Ground & Air ambulance coverage- Included
- ★ Starts at only \$344.24/month



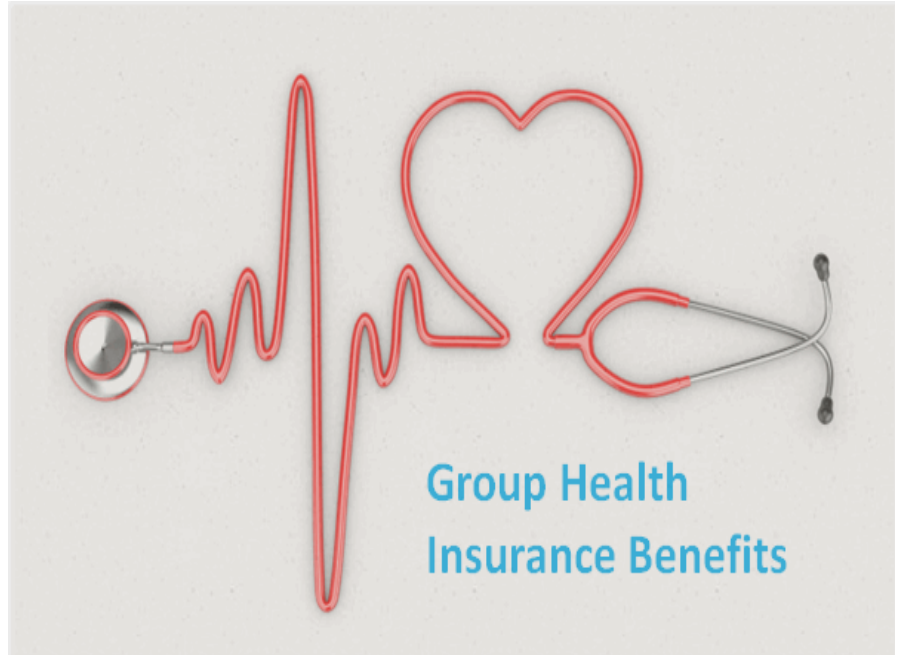
# BUSINESS/GROUP HEALTH INSURANCE



The USEF Health Plan Program gives you cost savings and flexibility for your business, while providing quality health benefits to your employees that comply with the Affordable Care Act.

With the USEF Health Plan, you get:

- ★ Customizable plan designs – making it easy for you to find the right fit for your group
- ★ Level-Funding – offering you one, predictable monthly payment
- ★ Opportunity to receive money back – in years when claims are lower than expected
- ★ An experienced team – ready to provide expertise before, during and after you've chosen your plan
- ★ Plus additional benefits for being a USEF Member



Group Health  
Insurance Benefits

# SHORT TERM HEALTH INSURANCE



Short Term plans are designed to provide insurance coverage ideal for:

- ★ Employees in between jobs
- ★ Self-employed individuals
- ★ Unemployed individuals and their families
- ★ College graduates and other young adults not eligible to be on their parents' plan
- ★ Those who miss open-enrollment and still need health insurance coverage

Advantages of Short Term Medical:

- ★ Budget friendly premiums
- ★ Next day coverage – no waiting period
- ★ Multiple plans available to find coverage to fit your needs
- ★ Access to a nationwide network of doctors and hospitals, with no PCP or referrals required

**Health Insurance  
for Individuals**



# DENTAL INSURANCE



Starting at \$24.90/month

- ★ 100% coverage for 2 cleanings per year
- ★ 100% coverage for 1 set of bite wing X-rays
- ★ 100% coverage for the dental exam
- ★ 80% coverage for fillings
- ★ 50% coverage for root canals, crowns, etc.
- ★ One of the largest dentist's network of over 127,000 dentist



# VISION INSURANCE



Starting at \$4.20/month

- ★ Comprehensive annual eye exam covered at a \$10 copay
- ★ \$130 allowance towards contacts or eye glass lenses
- ★ \$130 allowance towards frames every 2 years
- ★ 35-40% off extra pairs of glasses anytime
- ★ One of the nation's largest networks including over 36,000 eye care providers



# TELEDOC



Starting at \$8.95/month

- ★ 24/7 access to speak to a licensed, board certified physician anytime/anywhere
- ★ Covers member and all household dependents
- ★ Diagnose and treat your condition
- ★ Call in a prescriptions if needed
- ★ Access to the physician via phone, web, or app
- ★ 92% of the issues are resolved after the first consultation



# CRITICAL ILLNESS



Rate is based on age. Starting at \$10.19/month

- ★ \$10,000- \$30,000 cash benefit for a heart attack
- ★ \$10,000- \$30,000 cash benefit for a stroke
- ★ \$10,000- \$30,000 cash benefit for an organ transplant
- ★ \$2,500- \$7,500 cash benefit for a coronary artery bypass surgery
- ★ \$10,000- \$30,000 cash benefit for invasive cancer



Benefit amounts for your spouse and/or dependent children are 50% and 25% of the amounts listed above





# ACCIDENT



**Starts at \$14.38/month**

- ★ **\$1,000 benefit paid for a hospital admission**
- ★ **\$500-\$1,000 benefit paid for a broken arm**
- ★ **\$100 benefit paid for a broken finger**
- ★ **\$50,000 benefit paid for an accidental death**
- ★ **\$500-\$3,000 benefit paid for a dislocation or fracture**
- ★ **\$300 benefit paid for a ground ambulance claim**
- ★ **\$50 benefit paid for outpatient physician treatment**
- ★ **Many more benefits paid as a result of an injury**



# LONG & SHORT TERM DISABILITY



## Short Term Disability:

- ★ This program provides \$125 per week / \$500 per month benefit tax free while disabled due to an injury or illness
- ★ Benefits starts after the 8th day of an injury or illness
- ★ Benefits are paid weekly for up to 26 weeks
- ★ Pregnancy is a covered benefit
- ★ No medical questions asked if you purchase now

## Long Term Disability:

- ★ This program provides a monthly benefit of \$500 on a tax free basis while disabled due to an injury or illness
- ★ Benefits begin after being unable to work for 180 days
- ★ The monthly benefit will continue to pay each month while you are disabled until you reach normal social security retirement age
- ★ No medical questions asked if you purchase now



HIGHER COVERAGE AVAILABLE UPON  
REQUEST FOR BOTH SHORT & LONG TERM DI



# Buy-Up Injury Short-term Disability



2 Elimination periods to choose from. Disability payments begin after either 14 days or 30 days based on your plan choice.

★ Elimination period: 14 days

- ★ • Benefit period: Up to 52 weeks.
- Occupation: True regular occupation.
- Coverage available for Member.
- Choose from 2 Options:
  - Fixed amount of \$250 per week
  - Fixed amount of \$500 per week

★ Elimination period: 30 days

- ★ • Benefit period: Up to 52 weeks.
- Occupation: True regular occupation.
- Coverage available for Member.
- Choose from 3 options:
  - Fixed amount of \$500 per week
  - 60% of weekly salary to a maximum of \$750 per week
  - 60% of weekly salary to a maximum of \$1000 per week



# IMG Global Health

- ★ International medical insurance, as well as 24/7 emergency medical and travel assistance to meet the needs of anyone traveling or residing away from home.
- ★ Coverage options for U.S. Citizens traveling outside the U.S., or non-citizens traveling anywhere around the world.



# HOSPITAL INDEMNITY



Starting at \$16.56/month

- ★ \$500 payment per admission to the hospital for an accident or sickness
- ★ \$1,000 payment per admission to the ICU for an accident or sickness
- ★ \$100 a day payment for non ICU stay and \$200 a day payment for ICU stay
- ★ \$50 payment to you for a health screening under this plan



# FINANCIAL LOCK



With USEF 25% discount- Starts at \$9.71/month

- ★ \$1,000,000.00 ID & Stolen Funds Insurance
- ★ 24/7 USA Based Resolution Team
- ★ Full Fraud Restoration & Recovery
- ★ SSN, Email, Phone Monitoring
- ★ Dark Web Surveillance
- ★ Lost or Stolen Wallet Protection
- ★ Text & Email Alert System



# Guarantee Issue LIFE INSURANCE



Rate based on age. Starting at \$4.20/month

3 GI plan options:

Anthem - \$20,000

Manhattan Life- Term Life up to \$100,000

Colonial Life- Whole Life

Ages 18-50 = Up to \$49,000

Ages 51-60 = Up to \$29,000

Ages 61-79 = Up to \$14,000

You can have coverages with any/all carriers





# Long Term Care- Plus

- ★ LTCR plus serves as an aggregator of long-term care solutions and services to assist members with planning for an LTC need, finding and evaluating quality care now and in the future, verifying the quality of care being received and preparing important legal documents associated with aging.
- ★ The LTCR plus program has 4 key components
  - ★ LTC Funding – finding solutions to pay for long-term care.
  - ★ LTC Navigation – assistance with finding quality care solutions.
  - ★ LTC Care Audit – third-party review of care being provided to a loved one.
  - ★ LTC Legal – ability to create important legal documents for the future.







# Home, condo, and Small Business Insurance Quote Engine

- ★ With the Answer Financial Quote engine and agent line, you can rest assured you have the best coverage and at the best discounted rate.
- ★ This quote tool allows you to shop your home owners and business insurance with the top 40 companies all at once to be sure you have nothing less than the best.





# EUSOH- Pet Cost Sharing Program

- ★ Saving members over an average of 65% compared to average pet insurance- Eusoh uses the power of technology and peer-to-peer sharing to create a new, simple, and affordable approach to how we care for our pets. We've seen how the sharing economy has transformed how we work.
- ★ USEF members receive an additional 29% discount as compared to other group discounts.



# MEDICAL TRANSPORT



**\$39/month--Covers entire family!**

- ★ **Covers ALL Air AND Ground ambulance transports.**
- ★ **Relocation benefit (if over 100 miles from home).**
- ★ **Members covered on the individual health plan have this coverage included at no additional cost.**

MASA Medical Transport Solutions  
FOR US EQUESTRIAN FEDERATION MEMBERS

MASA has you covered for any emergent transport by air or ground, regardless the provider!

Any Ground. Any Air. Anywhere.™

The advertisement features a background image of a rider on a brown horse. The text is overlaid on a grey and red background. The MASA logo includes a white cross symbol.

# BUSINESS OWNER/EXECUTIVE BENEFITS



- ★ Retirement Strategies
- ★ Buy-Sell/Free Business Appraisals
- ★ Key Person Plans
- ★ Disability

