

How to
MAXIMIZE
Your Healthcare Savings
with



Consumer's
Choice/**USA**[™]

*...Your Healthcare
Savings Advocate*

Know Your Benefits – And How To Use Them!

Your Consumer's Choice/USA™ plan provides you a wide range of insurance benefits, savings access benefits and many other money-saving, health-related programs---now and for the future!

The medical portion of Consumer's Choice/USA™ is a unique combination of insurance benefits and access to a nationwide medical provider network. You need to fully understand this plan to maximize your savings and benefits.

ONE-STOP CUSTOMER SERVICE NUMBER: 866-416-2260

We've made it easy for you to understand Consumer's Choice/USA™.

**BEFORE YOU MAKE ANY MEDICAL APPOINTMENTS, FIRST CALL THIS NUMBER—
866-416-2260--The Consumer's Choice/USA™ Customer Service staff will fully explain
your benefits and help you select a network medical provider to save you money.**

LOWER YOUR COSTS

The CCN® Network includes over 400,000 medical providers across the nation. You are not required to use this network to receive the insured benefits of this plan. However, using the CCN® Network can mean lower out-of-pocket expenses and lower overall claims costs.

Your Member Guide to Benefits booklet provides more details, including your insurance certificate, which fully explains your benefits, including exclusions and limitations.

This brochure is a short summary of some of your benefits and how they work together to save you money. Your Consumer's Choice/USA™ plan contains many other benefits for you, so be sure to review the entire member guide.

SIMPLE STEPS TO SAVING

When you use the CCN® Network as part of the Consumer's Choice/USA™ plan, here's all you need to do:

1. Locate a CCN® Network medical provider near you. (Call 866-416-2260 or go to our website at www.consumers-choice-usa.com.)
2. Present your Consumer's Choice/USA™ Medical Services ID card.
3. Be sure to pay within 30 days of your claim explanation of benefits (EOB) to receive the CCN® Network discounted rates on covered services.

Your Consumer's Choice/USA™ plan provides:

PHYSICIAN OFFICE VISITS

- A \$25 insurance benefit paid per visit---for up to 4 visits for each covered person every calendar year.
- In addition to this, by using a CCN® Network physician, you can receive a discounted rate on physician office visits for covered services.
- *NO pre-existing condition waiting period for you to use the Physician Office Visit benefits of your plan. As soon as your Consumer's Choice/USA™ plan is effective, you may begin using your office visit benefits.*

HOSPITAL EXPENSES

- You receive the Daily Benefit shown in your certificate---beginning the first day of a covered hospitalization.
- Pays for up to 30 days per covered person every calendar year.
- In addition to this, by using a CCN® Network hospital, you can receive a discounted rate on the hospital charges for covered services.
- 12-month waiting period for benefits on pre-existing conditions. If the condition is not pre-existing, there is no waiting period.

OTHER OUTPATIENT CARE AND SURGICAL CARE

- A \$25 insurance benefit is paid per visit---for up to 2 visits combined for each covered person every calendar year for:
 - *Outpatient Diagnostic X-ray and Laboratory*
 - *Surgical Services and Anesthesia*
- In addition to this, by using a CCN® Network provider, you can receive a discounted rate on covered services.
- 12-month waiting period for surgical benefits on pre-existing conditions. NO pre-existing condition waiting period on other outpatient services.

NOTE: Benefits are subject to change, may vary by state and are subject to the plan's exclusions and limitations (consult your certificate of coverage for details).

BE SURE TO PAY YOUR CCN® NETWORK PROVIDER ON TIME

Your CCN-negotiated discounted rates for covered services only apply as long as the discounted bill is paid within 30 days from the date of the claim explanation of benefits (EOB). Your payment to the provider can be from insurance proceeds, your credit card or other accepted payment methods.

Claim/Benefit Examples*

	OFFICE VISIT	Hospital Stay (4 Days)	OPTIONAL Accident Medical Plan (Up to \$5,000)
Regular Billed Amount	\$80	\$8,800	\$1,800 Emergency treatment for an accident - broken leg.
CCN® (national network) provider discounted price**	\$52	\$6,600	
Customer Network Savings	\$28 (35%)	\$2,200 (25%)	
Insurance Benefit Payment	\$25	\$4,000 (PLATINUM Plan)	\$1,700
<i>Customer Cost</i>			
WITHOUT Network discount	\$55	\$4,800	\$100 Deductible
USING CCN® Network	\$27	\$2,600	

* Cites examples of CCN medical provider savings - discounted rates may be higher or lower depending on market and individual medical providers.

** Whether or not insurance benefits are payable, the CCN provider discount may apply to covered expenses when a CCN medical provider is used. No limit on the number of times used.

Q&A

Q: *Is there a waiting period before I can receive insurance benefits from my Consumer's Choice/USA™ plan?*

A: There is a 12-month waiting period for pre-existing conditions for the hospital and surgical benefits of your Consumer's Choice/USA™ plan. There is NO waiting period for your Physician Office Visit and other outpatient benefits, and there is NO waiting period if your condition is not pre-existing.

In addition, there is NO waiting period to receive the discounted rates at a CCN® Network medical provider.

Q: *What do I do if my doctor or hospital has questions about my Consumer's Choice/USA™ coverage?*

A: Have your doctor or hospital call 866-416-2260. The Consumer's Choice/USA™ Customer Service staff will be able to explain our program and answer any questions your medical provider may have.

Q: *Is Consumer's Choice/USA™ an insured plan?*

A: Your Consumer's Choice/USA™ plan includes insured benefits for certain medical expenses. The purpose of this brochure is to summarize these benefits. Please be sure to read the insurance certificate enclosed in your Member Guide to Benefits for complete details, including exclusions and limitations.

Your Consumer's Choice/USA™ plan also includes many additional programs and association benefits that can save you money. Details of these are included in your member guide.

Consumer's Choice/USA™ is a product of America's Health Care Benefit Plan, LLC, provided through America's Health Care Consumer Association, a not-for-profit national organization. Sales agents receive compensation from America's Health Care Consumer Association for promoting the association and selling the Consumer's Choice/USA™ plan.

Benefits and providers are subject to change, and programs are not available in all states and may vary in some states. All benefits are subject to plan exclusions and limitations.