



USRowing

USRowing Member Insurance Benefits Center

Serving our members with affordable health solutions

A health solution that works for you.

Think about your needs. Choose your plan.

Medical: national names + savings vs. the Affordable Care Act (ACA)

Seven budget conscious plans starting
around **\$400/month**

Most with NO DEDUCTIBLE

Three major medical plans starting around
\$900/month

Three major medical plans starting
around **\$800/month**

Supplemental/Voluntary benefit savings

Three dental plans starting around **\$20/month**


One vision plan starting around **\$10/month**

Budget-Friendly plans

Flexible plans to meet your full medical needs with National Coverage

Cost Savings and Flexibility! Join and leave any month- enroll by 20th of the prior month for coverage)
Based upon benchmark pricing vs a network of negotiated prices; plans are created for the USRowing community

Guaranteed Issue Plan



Reference based plan

MVP Performance Advantage Plan


Sample Monthly Rate
\$437.00

Guaranteed Issue

Deductible	\$0
Max Out-of-Pocket	
Coinurance	100%
Primary	\$30
Specialist	\$60
Urgent Care	\$30
RX	\$0

[Full Plan Details](#)

☐ select



Reference based plan


\$7,350 Classic

Sample Monthly Rate
\$579.00

Deductible	\$7,350 / \$14,700
Max Out-of-Pocket	\$7,350 / \$14,700
Primary	\$50
Specialist	\$100
Urgent Care	\$100
RX	Discount Card
Out-Net Deductible	\$14,700 / \$29,400
Out-Net Max	\$20,000 / \$40,000

[Full Plan Details](#)

☐ select



Reference based plan

HSA \$5,000

Sample Monthly Rate
\$655.00

Deductible	\$5,000 / \$10,000
Max Out-of-Pocket	\$7,350 / \$14,700
Primary	20% after ded
Specialist	20% after ded
Urgent Care	\$80 copay
RX	Discount Card
Out-Net Deductible	\$10,000 / \$20,000
Out-Net Max	\$20,000 / \$40,000

[Full Plan Details](#)

☐ select


Applicants must complete medical questions to qualify for plans except for Guaranteed Issue plan.

Trusted names; quality plans

Nationally recognized brands Anthem and Cigna offer generous coverage.

Choose from a range of deductibles and copays to meet your family's medical needs.

Fixed premium rates, **Nationwide.**



Premier Plans – Series A

5000 Classic


Sample Monthly Rate

\$860.00

Deductible	\$5,000in / \$10,000out
Max Out-of-Pocket	\$7,350in / \$14,700out
Coinsurance	80%/20%
Primary	\$45 copay
Specialist	\$90 copay
Urgent Care	\$90 copay
RX	Generic \$15 copay

[Full Plan Details](#)

☐ select



Premier Plans – Series A

3500 Classic


Sample Monthly Rate

\$936.00

Deductible	\$3,500in / \$7,000out
Max Out-of-Pocket	\$7,350in / \$14,700out
Coinsurance	80%/20%
Primary	\$45 copay
Specialist	\$90 copay
Urgent Care	\$90 copay
RX	Generic \$15 copay

[Full Plan Details](#)

☐ select



Premier Plans – Series B

Blue Card HSA 6750

Sample Monthly Rate

\$940.00

Deductible	\$6,750 / \$13,500
Max Out-of-Pocket	\$6,750 / \$13,500
Coinsurance	100%/0%
Primary	in-net ded, no co-pay
Specialist	ded, co-ins
Urgent Care	ded, no copay
RX	ded, no co-pay
Out-Net Deductible	\$10,000 / \$ 20,000
Out-Net Max	\$20,000 / \$40,000


[Full Plan Details](#)

☐ select

Applicants must pass medical questions to qualify for plans.

Dental and Vision

Affordable plans from Delta Dental and VSP to keep eyes and teeth at peak performance. *No waiting period*



Comprehensive 1500


Primary Only

Your Monthly Premium

\$42.40

Preventive & Diagnostic	100%
Basic	80%
Major	50%
Annual Maximum (Per Person)	\$1500
Annual Deductible (Per Person)	\$50

Carryover up to \$375



Comprehensive 1000


Primary Only

Your Monthly Premium

\$37.82

Preventive & Diagnostic	100%
Basic	80%
Major	50%
Annual Maximum (Per Person)	\$1,000
Annual Deductible (per person)	\$50

Carryover up to \$250




Preventive 1000

Primary Only

Your Monthly Premium

\$21.07

Preventative & Diagnostic	Covered at 100%
Annual Maximum (per person)	\$1,000



VSP Vision

Primary Only

Your Monthly Premium

\$10.91

Copay (Exams/Materials)	\$10/\$25
Eye Exams	\$10
Lenses Benefit (Single Vision, Bifocal and more)	\$25

Rates for illustrative purposes

Solutions that works for your Association.

Think about the needs for your group. Choose your plan.

Eight Plans; Multiple plans can be selected for one group



Several budget conscious plans starting at \$69/month, most plans NO DEDUCTIBLE

Guaranteed Issue, National Plans

Supplemental benefit savings



Two dental plans starting at \$19/month



One vision plan starting at \$10/month



Term Life, Hospital Indemnity, AD&D, starting at 29 cents/mth

Group Dental and Vision

Affordable plans from Delta Dental and VSP to keep your employees' eyes and teeth at peak performance.



Preventative Care

Delta Dental PPO 1000

Sample Monthly Rate
\$19.80

Annual Maximum	1000/pers
Annual Deductible	None
Preventative	100%
Basic	
Major	

[Full Plan Details](#)

☐ select



Comprehensive

Delta Dental PPO 1500

Sample Monthly Rate
\$44.15

Annual Maximum	1500/pers
Annual Deductible	\$50/\$150
Preventative	100%/80%
Basic	80%/50%
Major	50%/50%

[Full Plan Details](#)

☐ select



VSP Vision

Sample Monthly Rate
\$9.95

Copay	\$10/\$25
Exams	12 months
Lenses	12 months
Frames	24 months

[Full Plan Details](#)

☐ select

Rates for illustrative purposes

Group Plan Companion Card

Additional Benefits for you as a plan enrollee (and yours even if they are not enrolled)

Companion Card benefits:

- *Dental and Vision savings (even if not enrolled)*
- *MRI and Imaging, Labs, Hearing, Safety Equipment, and Vitamins*

Dental

Accepted at over 80,000 provider locations nationwide, and covers all dental services and specialties, including orthodontia. Savings can be as high as 50%, and there is no limitation on services or use.

Vision

Accepted by over 11,000 OUTLOOK vision providers. Cardholders receive up to 50% savings on lenses, frames, and other vision needs.

Hearing Aids

Members receive a free hearing test and up to 70% discount on hearing aids at 2,200 providers nationwide.

Lab Services

Members save up to 50% using the online search tool to locate a lab and order their test. Actual savings are displayed immediately. Test results are available within 48-96 hours.

MRI & Imaging

Members receive concierge appointment service and enjoy savings up to 75% and more on MRI, PET, and CT scans, as well as other imaging services at over 4,000 locations nationwide.

Vitamins

A wide range of vitamin and mineral supplements are delivered directly to the member's home at discounted rates.

Diabetic Supplies

A full line of diabetes testing supplies are delivered directly to the member's home.

Questions?

ngbrowning@gmail.com