

## Member Benefits FAQ

### **What benefits are available?**

- For Individuals: Individual/Family Medical, Dental, Vision, Telemedicine, Teledentist, Life Insurance, Cancer, Critical Illness, Accident, Hospital, Pet, Long Term Care, short/long term disability, international medical, and medication transportation/evacuation insurance. We plan to continue adding services based upon member feedback.
- For Businesses: Group health medical, and various business insurance services.

### **How can I enroll in the benefits?**

- Logon to [www.usef.org](http://www.usef.org), process membership and then click “access to health and insurance benefits”.

### **Have the benefits been affected by the current pandemic and economic conditions?**

- The benefit plans were released at the very moment the pandemic hit, which is an unprecedented occurrence that has affected everyone. All plans are available for enrollment, and the majority of the plans offer online enrollment. At the present time, all operations for the call center are functioning smoothly and enrollments can be processed from 9 am to 6 pm, EST.

### **What kind of individual medical plan is offered?**

- Associations and membership organizations are typically unable to offer employer based traditional health plans to their members. Comprehensive, traditional health plans are generally expensive as they include services that many people will never use – yet the premiums can be costly for everyone. Further, many benefits in the insurance industry have exclusions for equestrians and other athletes. Limited medical plans are more affordable, but are often missing catastrophic health coverage, like inpatient care and pharmaceutical coverage. US Equestrian has an alternative health care plan, and that is beneficial to our members. We were able to work directly with a private health care system to provide a tiered medical plan that allows members to enroll in only the coverage level that they need, and thereby keep the pricing the most affordable. All three tiers of our plan cover the basics like physician visits, inpatient care, and pharmaceutical coverage. Each level of our plan provides a higher level of coverage, and applicable cost. Our plan is tailored to equestrians and athletes, and includes telemedicine, accident coverage, and medical air & ground evacuation (covered at 100%) – all at no additional cost to the member. We may have some members who need to obtain or continue traditional healthcare through the Affordable Care Act Marketplace, yet those members can still contact our member benefit hotline, and can still enroll in all of the other supplemental insurance services.

**What type of coverage is available on the individual medical plan?**

- Our individual/family medical plan offers silver, bronze, and gold levels of coverage, based upon the coverage level the member needs. This allows the member the most flexibility in allowing them to select the coverage they can afford. Additional coverage plans are available such as dental, vision, and critical illness (which covers serious situations like cancer, heart attack, stroke, etc.)

**Will I receive insurance cards?**

- Yes, you will receive information and printed insurance cards. Most plans also have online enrollment and information access.

**What happens if I have a concern over a claim?**

- You contact the specific insurance company directly as you would with all insurance. We have coordinated with several different insurance companies to provide the most significant discount to our members. Upon enrollment, you will receive information on each plan you are enrolled in, along with the appropriate contact information. In an effort to ensure members personal information is kept confidential, US Equestrian does not participate in any process of the enrollment or maintenance of the insurance plans which is administered directly with the insurance provider.

**Does USEF make money from the selected providers?**

- US Equestrian coordinated these plans and plan discounts for our members, however we do not accept any royalties or payments from any of the insurance companies or representatives. This allows us the highest level of control over plan offerings and member service. Our goal is to strive to provide the best plans and the most affordable value for our members.

**Who should I call if I have questions about enrollment?**

- The member services hotline can be reached at 1-800-384-1082.

**Who should I contact if I have feedback about the plan offerings or member service?**

- We have a link on the main benefits enrollment page on our website where members can provide their feedback. We appreciate this immensely as our goal is to continuously improve and build upon these services. You may also reach Kelly Bolton, Director of Human Resources at US Equestrian, by emailing [kbolton@usef.org](mailto:kbolton@usef.org), or calling 859-225-6920.