

## USNow Medical Indemnity Plan - FAQ

**Q: Is this Major Medical coverage?**

**A:** No. This is not basic health insurance or major medical coverage and is not designed as a substitute for either coverage. However, benefits are provided in addition to any other insurance program and benefits can be assigned.

**Q: Which doctors and hospitals may I use?**

**A:** You are free to use any licensed doctor or any other certified hospital. To locate a doctor or hospital, call USNow Member Services at 1-800-694-9888.

**Q: Do the USNow plan benefits cover maternity?**

**A:** Yes. Pregnancy will be covered as any other sickness when date of conception is after the insured's effective date of coverage.

**Q: Can the insured purchase USNow just for his dependents?**

**A:** No, the insured must be the primary insured.

**Q: Are Medicare recipients eligible for USNow?**

**A:** Yes, however, Medicare regards USNow as Primary Coverage and may reduce or discontinue coverage.

**Q: Can the USNow plan be used, if the insured has separate health insurance?**

**A:** Yes, the specified benefits pay in addition to any other private group coverage.

**Q: If I currently have an illness, will it be covered under the Group Hospital Indemnity Insurance?**

**A:** Yes, it will be covered. There are no exclusions for pre-existing conditions.

**Q: Am I allowed to assign my benefits to my healthcare provider?**

**A:** Yes, benefits are fully assignable to your healthcare provider.

Call **1-800-694-9888 ext. 273** to request additional information or to answer other questions