



Standard Dental for AFEUSA Members



We equip you and your business



Association for Entrepreneurship USA (“AFEUSA”) is an association organized under the nonprofit corporation laws of the State of Illinois which serves its’ members who are entrepreneurs and those considering entrepreneurship, especially in the fast growing ‘gig economy’ of the US workforce. It could be a 55-year-old starting a new company, a 19-year-old independent tech designer, a 42-year-old eBay re-seller of home crafts, or a 75-year-old Uber driver; individuals are leveraging their experience and skills to become more financially independent in the evolving US economy. AFEUSA members have access to education, peer collaboration, advocacy and resources to support their endeavors.

It all starts with an AFEUSA membership. Members are offered numerous benefits which may include access to group insurance products which have been obtained using the group purchasing power of tens of thousands nationwide that have joined AFEUSA.



Networking

The life of an entrepreneur can sometimes be a lonely one. AFEUSA plans to help you bridge that gap with its future Open Forum platform and “Shark Tank style” online presentations, and connections to investment capital for start-ups or business expansion. And be sure to visit us on Facebook, LinkedIn, and Twitter. With AFEUSA, it’s success by association!



Education

Education plays a key role for any entrepreneur. AFEUSA provides a multitude of educational options including monthly newsletters, one-on-one business coaching, motivational ideas and concepts, along with a library of noted books and audio tapes.



Resources

AFEUSA has negotiated a variety of both business and lifestyle discounts to benefit its members. In addition, members can view a multitude of entrepreneur based programs throughout the US geared towards basic as well as advanced entrepreneurship.

Success by Association

AFEUSA Membership Program

\$10^{.95}/mo

Includes:

- 1.800MD Telemedicine
- Vision Service Plan (VSP)
- MyEWellness
- Laboratory Testing Benefits
- Rx Discount Benefits

\$19^{.95}/mo

Includes:

- 1.800MD Telemedicine
- Vision Service Plan (VSP)
- ACI Legal & Financial Services
- ACI Clinical Services
- ACI Child Care Resources
- MyEWellness
- Laboratory Testing Benefits
- Upgrade to Rx Valet Benefits



1.800MD

1.800MD is an industry-leading telehealth company backed by a national network of board-certified, credentialed physicians throughout the United States. 1.800MD physicians diagnose illnesses, recommend treatment plans and prescribe medications, when deemed appropriate, for its members over the telephone or via secure bi-directional video and email.

VSP

VSP® Vision Savings Pass™ is a discount vision program that offers immediate savings on eye care and eyewear. This is not an insurance plan.

MyEWellness

MyEWellness is about promoting personal health and fitness through the natural therapies of diet, nutritional supplements, the benefits of exercise, as well as having a healthy attitude to help improve your total quality of life.

Navigo

Members have access to more than 5,000 testing locations nationwide, private and discreet service, and the opportunity to review results with a physician. Our discounted lab fees are published on the platform so members know their costs upfront before seeking testing.

Rx Valet

Rx Valet was created to offer a new level of service by assisting members to navigate the challenges of rising prescription drug costs. As consumers, we are constantly being bombarded with promises on one medication, just to be overcharged on another. With Rx Valet, you get transparent pricing on all medications, purchasing options designed to fit your needs, and for many drugs over \$200, a prescription assistance program may be available.

ACI Specialty Benefits

Members and family members are eligible to receive legal and financial consultation for an unlimited number of issues at no cost. 24/7 access is also available to a secured site for information, resources and personal documents.

ACI Specialty Benefits is your partner for emotional wellness, and offers best-in-class Member Assistance Program (MAP) solutions designed to improve member engagement and emotional health. Reduce stress and make life easier.

No waiting periods/first day coverage.

Guaranteed Acceptance:

The primary member must be a minimum age of 18 and coverage is available to all eligible family members. Membership and coverage is effective on the first day of the following month after membership purchase.

Association for Entrepreneurship USA Members enjoy services and discounts on a variety of business, health and travel services. There are multiple memberships of the association. Association members will receive a separate access or mailing with complete details on how to access their benefits.



Dental benefit highlights



Profile and Features

- Issue Ages: 18+
- No waiting periods – full benefits for all levels of dental services from the effective date of coverage
- Same rate for all ages; rates are based on zip code
- 4 tier rates; Member, Member+Spouse, Member+Children, Family
- Dependent can be covered up to age 26 as a full time student
- Value driven plan designs – unique in the marketplace
 - Plans are MAC (maximum allowable charge) – using a PPO in-network dentist the member maximizes the value of the plan
- Standard Insurance Company utilizes the Ameritas-Classic PPO; 535,230 Access Points of Dental Providers (<https://dentalnetworkpartners.ameritas.com>)
 - Members may use out of network dentists; they would be subject to balance billing as the out of network dentist is reimbursed the MAC PPO amount of benefit

Finding a Dentist

Visit our web site at www.standard.com and for select a network, click on classic (PPO).

Example of Your Copayment with Ameritas Network Dentists and Non-Network Dentists

- Ameritas PPO: Lowest out-of-pocket costs and network protection.
- Non-network: You may have the highest out-of-pocket costs.

AFEUSA Standard Dental Plan Features

Your Standard Dental plan includes the following features:

- Max Builder, a feature that allows you to carryover unused portions of your annual maximum to the next year. It allows members and dependents to carryover

a portion of their annual maximum benefit, provided they submit at least (1) dental claim during the calendar year & use less than the stated plan threshold. Members also earn an extra reward called the PPO Bonus by seeing a Network Provider. Members and their covered dependents may accumulate rewards up to the sated maximum carry-over amount, then use the rewards for covered dental procedures subject to coinsurance and plan provisions. \$1,000 max benefit plans can earn up to \$1,000 of rewards (achieving a max benefit of \$2,000 in 36 months), and the \$3,000 max benefit plans can earn up to \$1,200 of rewards (achieving a max benefit of \$4,200 in 24 months).

Implant Supported Crowns

The Standard has always offered limited benefits for replacing a tooth even if implants are not added as a covered procedure. Implant-supported crowns, partials, and dentures are covered procedures under the traditional and hybrid dental plans. The qualifying criteria is the same as if a non-implant supported replacement were being made:

- At least one tooth included in the appliance must qualify for replacement under the plan, either extracted while insured, or meeting the replacement age criteria of the plan.
- If a single crown is placed on an implant, that tooth would have to qualify for replacement as an extracted tooth.

Customer Service

Call 800-547-9515 to access or speak to a customer service representative from 5am to 10pm Monday through Thursday and 5am to 4:30pm Friday, Pacific Time.



Learn More

You can learn more about your Standard Insurance Company dental plan by reading the information included in your enrollment kit.

*The information on this sheet is a brief summary of your dental plan and the services it covers. There are some limitations on the expenses for which your dental plan pays. If you have specific questions regarding benefit coverage, limitations, exclusions, or non-covered services, please refer to your certificate of coverage/dental benefit booklet or contact The Standard.

**Patient's share is the coinsurance/copayment, any remaining deductible any amount over the annual maximum and any services your plan does not cover. Note: The Standard imposes no restrictions on the method of diagnosis or treatment by a treating dentist. A benefit determination relates only to the level of payment that your group dental plan is required to make.

Plan benefits Plan 1 & 2

Summary	Plan 1	Plan 2
Calendar Year Maximum Benefit per member	\$1,000	\$3,000
Calendar Year Deductible per member: (Waived on Type I Services) Applies ONLY to Type II & Type III Services	\$50	\$50
Waiting Periods	NONE	NONE
Max Builder* earn increase of max benefit	Included	Included

*see plan outline for details

Type I - Preventive & Diagnostic Services	Year 1	Year 2	Year 3
Routine Exam (2x/yr)	100%	100%	100%
X-rays	100%	100%	100%
Cleaning (2x/yr)	100%	100%	100%
Flouride - age 18 & under	100%	100%	100%
Sealants - age 16 & under	100%	100%	100%

Type II - Basic Services	Year 1	Year 2	Year 3
Restorative Services	60%	70%	80%
Endodontics	60%	70%	80%
Peridontics	60%	70%	80%
Denture Repair	60%	70%	80%
Extractions	60%	70%	80%
Anesthesia	60%	70%	80%

Type III - Major Services	Year 1	Year 2	Year 3
Onlays	60%	70%	80%
Crowns & Crown Repair	60%	70%	80%
Prosthodontics - fixed bridge, removable/partial dentures	60%	70%	80%
Implant supported crowns	60%	70%	80%



Dental Plans Vision Summary

VISION BENEFITS ARE INCLUDED ON PLANS 1 & 2 ONLY

Vision - Services	Plan Pays Up To \$150 Per Calendar Year:
Exam - annually	Yes
Lenses: single, bifocal, trifocal, lenticular, progressive	\$50
Contacts - elective/medically necessary	NONE
Frames	Included

*Note-this is a summary of benefits; see policy certificate and outline for details of coverage, terms, limitations & exclusions.

PolicyLink Dental + Vision Plan Design

Benefits	Dental	Vision	Combined Benefit
Maximum	Plan 1: \$1,000 Plan 2: \$3,000	\$150	Up to the applicable plan maximum benefit selected.

These Plans (Plan 1 or Plan 2) combine dental and vision benefits in one easy to administer plan. This feature combines the annual maximum between the dental and vision plans. Total benefits paid between the two coverages will not exceed the policy link maximum of Plan 1 or Plan 2 depending upon plan you choose.

\$150.00 Maximum Annual Benefit for All Covered Vision Services Per Person Includes:

Exam

Lenses (per pair)

- Single Vision
- Bifocal
- Trifocal
- Lenticular
- Progressive

Contacts

- Elective/Medically Necessary

Frames

- *Deductible applies to the first service received

Plan benefits Plan 3 & 4

Summary	Plan 3	Plan 4
Calendar Year Maximum Benefit per member	\$3,000	\$3,000
Amount member pays each calendar year, then plan covers the % of eligible benefits up to the maximum benefit:	\$250	\$100
Waiting Periods	NONE	NONE
Max Builder* earn increase of max benefit	Included	Included

*see plan outline for details

Type I - Preventive & Diagnostic Services	Plan Pays
Routine Exam (2x/yr)	70%
X-rays	70%
Cleaning (2x/yr)	70%
Flouride - age 13 & under	70%
Sealants - age 13 & under	70%

Type II & Type III - Basic Services & Major Services	Plan Pays
Restorative Services	70%
Endodontics (nonsurgical)	70%
Peridontics	70%
Denture Repair	70%
Extractions	70%
Anesthesia	70%
Onlays	70%
Crowns & Crown Repair	70%
Prosthodontics - fixed bridge, removable/partial dentures	70%
Implant supported crowns	70%

*Note-this is a summary of benefits; see policy certificate and outline for details of coverage, terms, limitations & exclusions.



AFEUSA member benefits summary



1.800MD is an industry-leading telehealth company backed by a national network of board-certified, credentialed physicians throughout the United States. 1.800MD physicians diagnose illnesses, recommend treatment plans and prescribe medications, when deemed appropriate, for its members over the telephone or via secure bi-directional video and email.



VSP VISION SAVINGS PASS

VSP® Vision Savings Pass™ is a discount vision program that offers immediate savings on eye care and eyewear. This is not an insurance plan.*

- Access to discounts through a trusted, private-practice VSP network doctor
- One rate of \$50 for an eye exam*
- Special pricing on complete pairs of glasses and sunglasses
- 15% savings on a contact lens exam*
- Exclusive Member Extras, like special offers
- Unlimited use on materials throughout the year

* THIS PLAN IS NOT INSURANCE and is not intended to replace health insurance. This plan is not a Qualified Health Plan under the Affordable Care Act. THIS IS NOT A MEDICARE PRESCRIPTION DRUG PLAN. There is no cost to join this discount program. The plan provides discounts at certain health care providers for services. The range of discounts will vary depending on the type of provider and service. Plan members are obligated to pay for all health care services but will receive a discount from those health care providers who have agreed to provide discounts. The plan and its administrators have no liability for providing or guaranteeing service by providers or the quality of service rendered by providers. This plan is not available in Washington. Void where prohibited.



Legal and Financial Services

Members and family members are eligible to receive legal and financial consultation for an unlimited number of issues at no cost. 24/7 access is also available to a secured site for information, resources and personal documents.

Assessment and Clinical Support Services Legal Services

- Support is available for any legal need including:
 - Document Preparation
 - Civil/Consumer/Criminal Issues
 - Domestic/Family Disputes
 - Real Estate
 - Landlord/Tenant
 - Estate Planning
 - Will Preparation

Financial Services

- Support is available for any financial need including:
 - Referrals to CPAs, CFPs and Credit Counselors
 - Credit Counseling
 - Debt Management
 - Retirement
 - Lease/Purchase Issues
 - College Funding
 - Financial Planning
 - Tax Preparation

AFEUSA IS AN ASSOCIATION - NOT INSURANCE - THIS IS A DISCOUNT PROGRAM. All programs may not be available in all states. AFEUSA complies with all federal and state regulations. Services are provided by a registered discount medical provider organization (DMPO) where required.

Document Preparation

- Tools and resources are available for multiple legal and financial needs including:
 - Personal Service
 - Investment
 - Agreements
 - Retirement
 - Home Financing
 - Leases continued services
 - Personal Financing
 - Services include Do It Yourself document

ACI Clinical Services and Work-Life Benefits

ACI Specialty Benefits is your partner for emotional wellness, and offers best-in-class Member Assistance Program (MAP) solutions designed to improve member engagement and emotional health. reduce stress and make life easier. Through ACI's network of clinicians, life coaches and worklife specialists, members receive comprehensive support for any personal or professional need.

- Unlimited telephonic and video sessions and access to panel of in-house clinicians
- All contact is compliant with HIPAA, ACA and relevant state and federal regulations
- Provider network of over 55,000 nationwide

ACI Child-Care Resources

Child Care

From diaper duty to Facebook monitoring, parenting is a 24/7 job. With ACI's child care services, it's never been easier to access reliable, affordable child care locally: Instructions: Just give them your group code, AFEUSA and they will assist you from there

For comprehensive resources for your child and all work/life needs, contact ACI today.

HealthServices

MyEWellness is about promoting personal health and fitness through the natural therapies of diet, nutritional supplements, the benefits of exercise, as well as having a healthy attitude to help improve your total quality of life.

Your Cinergy Select membership offers a comprehensive resource that aims to help members achieve personal health and wellness goals regardless of age, gender or level of fitness. This program provides you with the tools to make wellness part of your daily life.

RX VALET

Rx Valet was created to offer a new level of service by assisting members to navigate the challenges of rising prescription drug cost. As consumers we are constantly being bombarded with promises on one medication, just to be overcharged on another. Insurance plans have recently re-structured co-payments and tiered prescriptions levels that are unfavorable to consumers. We shop and compare all national retailers and online services to find you the lowest price options, and let you decide. Whether you choose retail, home delivery, or international pharmacy (for name-brand drugs), Rx Valet has a way for you to save.*

*DISCOUNT ONLY - NOT INSURANCE. Discounts are available exclusively through participating pharmacies. The range of the discounts will vary depending on the prescription and the pharmacy chosen. Cannot be used in conjunction with insurance. Prescriptions paid for in whole or in part by Medicare or Medicaid are not eligible. This program does not make payments directly to pharmacies. Members are required to pay for all prescription purchases. You may cancel your registration at any time or file a complaint by contacting Customer Care. This program is administered by Medical Security Card Company, LLC of Tucson, AZ

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NaviGo Health offers convenient access to premier lab testing services, through LabCorp and Quest Diagnostics, that enables our healthcare professionals to pinpoint illnesses, identify STDs and, if necessary, recommend a customized treatment plan. Members have access to more than 5,000 testing locations nationwide, private and discreet service, and the opportunity to review results with a physician. Our discounted lab fees are published on the platform so members know their costs upfront before seeking testing.

Laboratory testing services are offered for the following and more:

- Allergies
- Cholesterol
- Diabetes
- Drug Analysis
- Heavy Metals
- STDs
- Influenza
- Lyme Disease
- Chron’s Disease
- Hepatitis
- Thyroid
- Antibodies

Benefits



Health & Well-being

- Burnalong
- Needy-Meds
- American Hearing Benefit



Travel & Auto

- Avis/Budget Car Rental
- Sky Med Emergency Travel
- Sky Med Travel
- Car Chex
- True Car



Home & Family Programs

- Costco Wholesale
- Benefit Hub
- Home Chef
- Long Term Care Resources
- Griswold Home Care



Financial, HR & Credit

- Gusto
- Take Charge America
- The Credit Clinic
- EJ Pro Lease
- First American



Business & Office Services

- Eric’s Jobs
- Trapp Technology
- UPS Express Delivery
- Office Depot/ Office Max
- E6 Agency
- Newsletter Pro



Education/Business Coaching

- Genius Network
- Big Results Academy
- goSmallBiz.com
- The Messinger Institute
- SocialCore Marketing
- Joel Weldon
- Empowered Couples University



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FOR MORE INFORMATION ON THE VARIOUS
BENEFITS OF AFEUSA MEMBERSHIP,
PLEASE VISIT AFEUSA.ORG