

Health | Wealth | Life

Let's talk business.  
Your Direct Selling Business.



## Welcome to 1 Solution

Running a Direct Selling/Network Marketing business takes time, money & innovation.  
Let USHealth1 deliver simple strategies that help you better recruit, retain, convert, and title advance

Let's talk business.  
Your Family Business.



## Welcome to 1 Solution

Running a family business takes dedication and resilience but healthcare costs can have a devastating effect on the state of your company. Let USHealth1 calm the storm and stabilize your new normal

# Let's talk business. Your Association Business.



## Welcome to 1 Solution

Running an Association means consistent growth within memberships, programs, the online community, valued benefits, non dues revenue, and the management company. Let USHealth1 deliver simple strategies that help you hit your goals & cure your challenges.

Let's talk business.  
Your Trucking Business.



## Welcome to 1 Solution

Running a Trucking company takes fortitude and balance. Steadying the complexities of compliance, finances, recruiting, attrition, marketing, and partnerships is the formula for success. Start ups and large carriers, maintain their equilibrium with USHealth1!

Health | Wealth | Life

Let's talk business.  
Your Retirement Business.



## Welcome to 1 Solution

You've already succeeded in this life. You know that success doesn't come by accident. Instead, it comes with careful planning, determination, and continued learning. This Retirement venture is no different. Let USHealth1 guide you to another level of success!

# Let us focus on your goals & challenges.

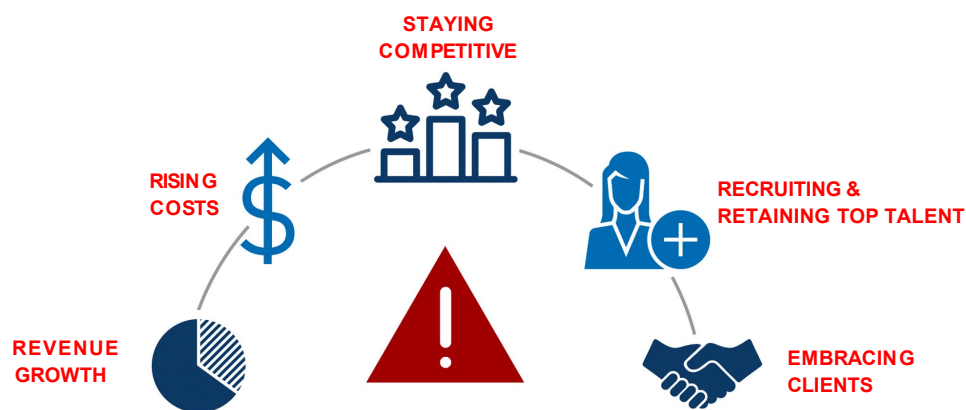


## It's Time for Something New

At USHealth1, we are motivated by the belief that the American health, life and wealthcare insurance system as it exists today is **fundamentally broken**. Individuals and businesses are experiencing higher costs year-over-year, for insurance plans and products that **don't favor the right stake holders**.

We are here to offer a NEW way to do insurance - developed by taking wholly different approach. Our ONE solution considers your unique needs and challenges and provides you with the right products and services for your business.

## Top Business Concerns



## You Are Not Alone

Other businesses like yours face many of the **same challenges**. That's why we analyze your company goals, and respective plans to provide simple, affordable benefits that are quality solutions for your company.

We've expanded our suite of solutions by **teaming with many new prospects, clients, and partners** who can make it easier for you. provides you with the right products and services for your business.

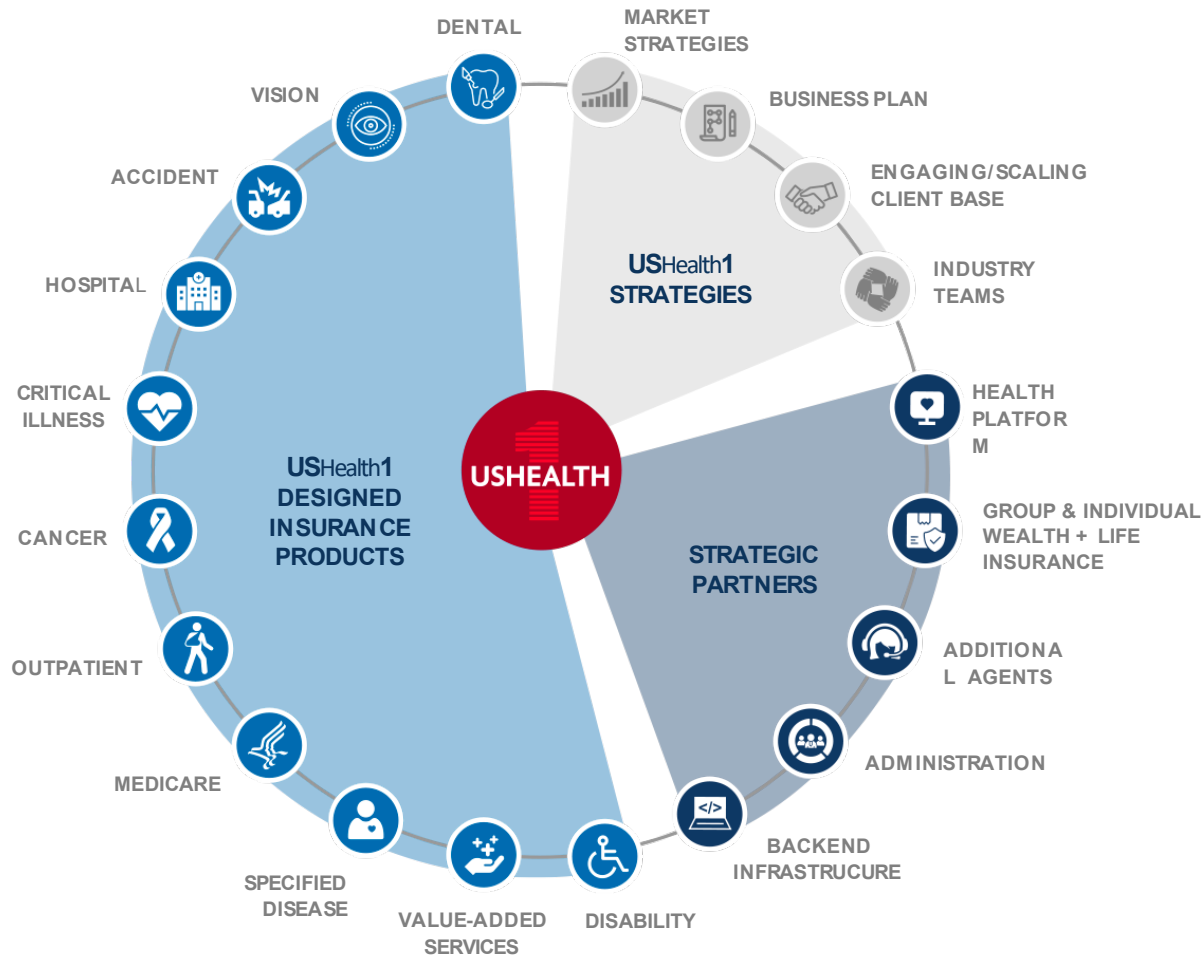
### Did you know?

- In 2019, employer health insurance costs increased more than 20%.
- 14.7% of individuals who previously were able to find independent care became unable to afford their coverage & were forced to become uninsured.
- 80% of 1099 Employees working in direct sales markets are currently either under-insured or uninsured.

Our 1 solution changes everything.



# USHealth1 and its strategic partners provide a balanced, broad-based solution for your members/employees.



“

## Accessibility

Dedicated industry directors and benefits advisors within a wide local reach.

## Knowledgeable Advice

Our customized benefits strategy provides a solution that strikes a balance between business goals, KPI's and budget tolerance.

## Innovative Thinking

Some firms talk about their “outside the box” thinking but at USHealth1, we have never had a box. Each client is treated as an individual entity with unique needs, objectives and challenges.

## True Value

We bring a full range of insurance services including health, life and wealth. This simplifies and personalizes insurance, so our clients feel fully empowered.

## Change

Traditional plan benefits that are fully paid by employers are now the minority. Innovative employers offer greater choice for their workers. Roughly 40 percent of employees now own their own health plan.

## Profile to Product

Our products are developed for each personal profile within our targeted industries. It's not a “one size or fits all” - we give the right product based on your health and not a chart!





Health & Lifestyle Services for Families/Businesses/Associations



## Welcome to 1 Solution

Finally - a quality benefits package that's right for you.

# What is HealthWatch?

## HealthWatch is

### ➤ A membership organization

dedicated to bringing deeply discounted services to families and small businesses across America. Our high-quality, yet affordable, benefits package is accessible - and this smart collection of hand-picked services deliver significant value for cost.

### ➤ The buying power

of HealthWatch, members enjoy substantial savings for a variety of essential, health and lifestyle-related services. These services are assembled from the finest providers throughout the country

### ➤ Benefits package

HealthWatch members receive a benefits package with ...Detailed plan & product descriptions with Clear instructions for use & engagement with the HealthWatch products Customer representative contact for any questions that arise along the way

### ➤ Lowest possible prices

and continuously seeks additional, high-quality service plan to further enhance the overall value each membership provides.

## What's Included?



### Health

A range of health support & telemedicine services, including MDLive, give you access to quality care.



### Lifestyle

From fitness to therapy - programs & services to help you lead a healthier, happier life.



### Leisure

RX & Entertainment discounts, as well as rewards programs return cash value to your pocket.

Our 1 solution  
changes everything.



## HEALTH



### Health Assessment

At enrollment, we provide each member with a comprehensive Health Assessment, to evaluate their individual health risks and determine their current quality of life. After completion, members receive a detailed report outlining possible health risks - along with suggestions on how to prevent those risks from becoming a reality.



### Karis360 Advocacy

Our navigation and negotiation solutions simplify healthcare with personal, concierge-style guidance - that reduces poor choices, frustration, and financial impact.

We work directly with a member's healthcare providers to help reduce their out-of-pocket medical bills to a fair price. Eliminate the stress, time and expense created by complex bills.



### MDLive

A virtual doctor visit at your convenience using your smartphone, tablet or computer 24 hours a day. You can't plan when you'll get sick, but you can take your doctor with you and get the care you need anywhere in the United States. Search through our network of board certified doctors and choose the one that's right for you. You can wait to see a doctor right away or schedule your appointment for a time that works for you.

Speak to your doctor on the phone or online. They'll go through your symptoms, recommend a treatment and can even send a prescription to your nearest pharmacy if you need one.



### Telespine

Telespine is a proven, online 8-week program for lower back pain. It's easy to do and based on over 100 clinical studies that show you can have near term and lasting relief from your pain by spending just 10 minutes a day with Telespine. Members receive expert care for the treatment and management of neck and low back pain with online access to exercises and educational tutorials provided by guided health coaches.



### Televet

We bridge the gap in pet healthcare. Available 24/7/365, WhiskerDocs offers video, email, chat and phone assistance with your questions on your cat or dog. We employ veterinarians and veterinary technicians in the U.S and serve more than 3 million pets worldwide. When you talk to us, you get a team of experts to help with whatever issue your pet may be having. We help you make the best decision on what to do next for your pet.



## Hear in America

Members receive a free annual hearing test for them and their family, as well as hearing aid discounts from 35%-70% off MSRP. More than 250 high-quality innovative hearing aid models available. We provide all our patients with the highest quality hearing care in the industry, from your FREE Hearing Screening to the purchase of your Hearing Aid.



## CleverRX

With high deductible health plans, high copays and the underinsured population over 70% of Americans can save money using our prescription drug savings card. Clever RX partners with the healthcare community to bring state-of-the-art, money saving tools to patients and employees. Clever RX saves up to 80% off prescription drugs and often beats the average copay. You can help your clients, build a great business and drive down healthcare costs. Now that's clever!

## Lifestyle & Leisure



## Gym Network 360

Exclusive access to a single destination platform of the largest aggregator of fitness and wellness discounts in the US. Members choose from a variety of discounts on memberships, products, technology, and at-home fitness programs offered by some of the biggest brands in fitness and wellness.



## Entertainment Benefits

Exclusive discounts and special offers for theme parks, attractions, events, hotels, concerts, movies and much more. Hundreds of top travel and entertainment brands throughout the country such as the Walt Disney World® Resort, Universal Orlando® Resort, Cirque du Soleil, Six Flags, SeaWorld, Broadway shows and Las Vegas shows.



## Cash-Back Rewards

In store or online, our members earn an average 6% cash back on their purchases. We have partnered with over 250 national brand merchants to provide cash back in store and online on every purchase made through your membership. Every time you purchase a digital gift card, you earn cash back on that transaction immediately.

When combined with a rewards or cash back credit card, you will see what we believe is the most powerful cash back tool available.

# HEALTH SAVER

..... by USHealth1

Health Insurance for Small Businesses/Associations/Corporations



## Welcome to 1 Solution

Finally - a quality benefits package that's right for you.



# What is HealthSaver?

## HealthSaver is

### ➤ Plans That Fit You

Our limited med product segment that offers a full portfolio of health plans. These complete plans let you tailor your health coverage to your specific needs. Large carriers like **AFLAC** and **United Healthcare** have added their traditional products to our custom designed product line.

### ➤ Innovative Products

HealthSaver is dedicated to providing innovative insurance solutions for families, 1099's, small business owners, large corporations and associations. Full plans covering Critical illness, Specified Disease, hospitalization, doctor visits, RX, Accident and Disability Insurance solutions .

Great news! No matter which base health plan you choose, we have that protection with our full line of supplemental and specialty products.

## So if you're company is.....

- On a limited budget
- Having problems with quality recruiting
- Facing low moral in your employee base
- Experiencing spiraling premiums
- Looking for tailored coverage
- Concerned about having to satisfy high annual deductibles
- Realizing your health plan doesn't match your health condition
- In need of a good wealth plan
- Looking for solid life insurance

**We offer a portfolio of innovative products designed just for you!**

**Our 1  
Solution changes  
everything.**



# Base Health Products



## Critical Illness

Critical illness is hard enough to face without added financial stress. We offer insurance that can help prepare you and your family for the costs not covered by major medical. Its “gap” protection when you really need it to cope with the full cost of a medical crisis. Money to cover things like mortgage, student loans, tuition payments, car notes etc. We pay a lump sum benefit directly to you and this plan can be used to enhance your existing medical coverage or may be purchased as a stand-alone product.



## Accident

If you're like most people, you don't fully budget for life's unexpected moments. But at some point, you may make an unexpected trip to your local emergency room that could add a set of unexpected bills into the mix. That broken leg, mild concussion, or lacerated eye, could be costly and that's where we step in. We have coverage for accidental injuries and additional monies for accidental death. This creates a safety net of financial protection to help with these unexpected occurrences



## Disability

Americans are surviving specified diseases more than ever but when diagnosed many families struggle with the high costs of these conditions that are not characterized as a critical illness. We help you prepare to protect yourself from the costly medical expenses associated with treatment and procedures. Complete simple coverage for complicated problems.

## Specified Disease

Americans are surviving specified diseases more than ever but when diagnosed many families struggle with the high costs of these conditions that are not characterized as a critical illness. We help you prepare to protect yourself from the costly medical expenses associated with treatment and procedures. Complete simple coverage for complicated problems. It's a like a temporary major medical without the big deductible



## Hospitalization

Anything over 24-hours is considered in-patient hospitalization, which can have a major impact on your finances. We offer high daily dollar allowances that far outweigh the daily cost of most hospitals. We also cover in stays in the ICU with a higher dollar volume, as well as all outpatient day surgeries.



## Outpatient

We have a full range of outpatient coverage since we cater to the healthy or moderately healthy person. We cover, doctor visits, specialist visits, MRI , Labs, X-rays, cat scan, injection, Urgent care, Emergency rooms, preventive care, ambulance ground and air, professional services, and we constantly scale our plans based on feed back from our members



## RX

Until now, prescription saving was an afterthought. With high deductible health plans, high copays and the underinsured population - over 70% of Americans can save money using our prescription drug savings card. We have partners within healthcare community to bring state-of-the-art, money-saving tools to patients and employees and consumers We have a innovative savings card that has already changed the market.

HealthSaver put the member in charge of their healthcare spending dollars and reward them who practice smart healthcare management. Our 1 Solution approach with these indemnity products makes it affordable for our members to a customized, broad-based, scalable health plan. A dedicated healthy member could receive dollars back in their pocket!





## Dental

One of our plans offers you coverage with no waiting period so you can start using your plan right away. It covers routine services like cleaning , exams, but also major repairs like crowns and root canals. We can connect you with a network with over 100,000 dental providers without the hassle and negotiation.



## Vision

Vision health and eye exams have been linked to some early detections of major health conditions. Our vision offer many options for annual vision exams plus coverage for glasses and contacts. We believe everyone deserves high quality vision care and now you can have it on the most comprehensive vision care network in the country.



## RX

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*The **HealthSaver** product line puts the member in charge of their healthcare spending dollars and reward those who practice smart healthcare management. Our **1 Solution** approach with these indemnity products provides simple, affordable, insurance for our members*



## Trauma Coverage & Counseling®

Trauma coverage was created to empower the recovery of individuals and families with financial security, physical recuperation, and emotional well-being after a traumatic incident. Covered incidents include injuries anywhere in the United States as the result of an aggravated assault, sexual assault, mass shooting or act of terror. Coverage is extended to provide benefits for witnessing a violent act or contracting an infectious disease while working. Trauma Counseling is therapy re-invented for the way we live. A confidential, measurement-based program empowering recovery after every day and workplace incidents. Talk with a Master's level therapist 24/7 via video conferencing on multiple devices.



## Call Alert Center

When a loved one goes missing, Call Alert Center has the capability of reaching mass numbers immediately via a text link. An effective and affordable way to pursue the safe recovery of missing persons and pets, Call Alert Center is a unique service that's stronger than Amber Alert and has the capability of sending a 12,000 text links per minute of a mini-poster to our mobile network.



## Long-Term Care

Get Guaranteed Issue Life and LTC Coverage for your most precious asset - YOU.

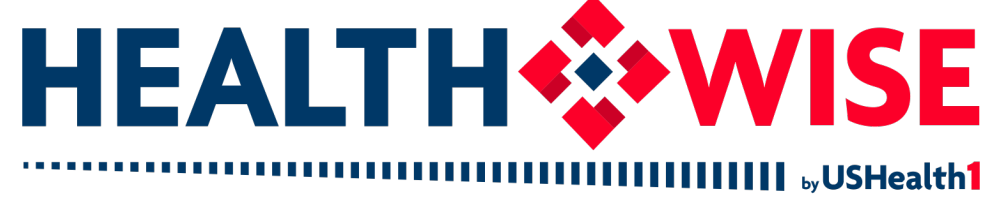
Normally, Permanent Life Policies are hard for employees to afford or qualify for, let alone Long Term Care. Many employees may be "uninsurable" - up till now. Now, you can provide "no medical question" coverage up to \$TC. This product provides peace of mind, allows those who waited too long to gain insurance and is designed for the average American employee. We can support groups with at least five (5) employees.

- Guaranteed Issue
- No Medical Questions
- Life and LTC\*
- Payroll Deduct
- Coverage Available for Spouse, Children or Grandchildren
- Fully Voluntary for Employer



## Tele Behavior

Customized Therapy for those who prefer Teladoc type counseling for anxiety, stress, PTSD, panic disorder, grief, family and marriage problems. It's one appointment per day up to 9pm per time zone



Medicare Health Insurance



## Welcome to 1 Solution

Finally - a quality benefits package that's right for you.



# What is HealthWise?

**HealthWise** is our product segment for Medicare Supplement Plans and Medicare Advantage. Supplements are given letter names, to fill the so it can be easy and don't wind up confused. Plans and their coverage are always changing. For example, Plan F was considered the go-to package.

## ➤ **Planning Ahead**

If you are turning 65, otherwise new to Medicare, losing benefits at work, or just moving to another state, we can help you! The best time to explore Medicare is at age 62. This gives you a clear view of your options without the added pressure of time. Our seasoned advisors can build you a “customized bridge to Medicare”!

## ➤ **Clear & Honest**

When buying a Medicare Supplement Plan, you have two basic routes; buy directly from an insurance company or go through an agency/broker. We make it very appealing to go to USHealth1 because of 3 things:

1. Trust
2. Affordability
3. Partnership

For many, a Medicare decision is the biggest decision of their life - we internalize that and act accordingly!

Our **1**  
solution  
changes  
everything.



	DETAILS	All-in-One Medicare Plans Part C	Original Medicare Parts A & B	Stand-Alone Prescription Drug Plans Part D
	<b>Part A: Hospital Coverage:</b> Includes hospital expenses, skilled nursing, and home health and hospice care	✓	✓	✗
	<b>Part B: Doctor &amp; Outpatient Coverage:</b> Includes doctor visits, outpatient care and preventive services	✓	✓	✗
	<b>Prescription Drug Coverage:</b> Additional coverage that helps meet your medication needs. Available on some Medicare plans.	✓	✗	✓
	<b>Dental and Vision:</b> Additional benefits to enhance your overall health. Available on some Medicare plans.	✓	✗	✗
	<b>Affordable Plan Premiums:</b> Medicare premiums are as low as \$0 a month in most areas	✓	✗	✗
	<b>Predictable Yearly Healthcare Costs:</b> Helps limit the maximum amount you pay toward healthcare expenses each year.	✓	✗	✗
	<b>Additional benefits and services,</b> available on many Medicare plans, at no extra cost: access to mail-order pharmacy, Silver Sneakers® fitness membership, Go365™ wellness and rewards program, and more!	✓	✗	✗



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Learn how USHealth1 can help your business.



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The policies and plans are offered through USHealth1 agents and its strategic partners are provided by multiple carriers.  
Please visit [USHealthOne.com](http://USHealthOne.com) for further information.

USHealth1 voluntary coverage is underwritten by Philadelphia Life Insurance Company, AXIS Capital, Voluntary coverage is underwritten by Philadelphia Life Insurance Houston, TX.  
USHealth1 is headquartered in Dallas, TX.