

Welcome to USA H&W Network®!

USA H&W Network is one of the nation's oldest and largest group health & wellness Preferred Provider Organization (PPO) networks offered exclusively through USA Managed Care Organization® [USA MCO®]. We are honored that we have been chosen as **your** network and look forward to serving you. Please use this Guide to help you learn the best way to make our network work for you.

These are the 5 most commonly asked questions about our network...

What does the network do?

USA MCO sends representatives across the country to invite hospitals and physicians (and a wide range of other healthcare facilities and providers) to join our network. In exchange for the opportunity to treat our patients - people like you - the hospitals and physicians offer discounted fees. The reason that most providers are anxious to do this is because USA MCO covers many people like yourself, both nationwide and in local communities. Working with USA MCO gives healthcare providers an opportunity to increase their business, and gives our clients the ability to reduce their healthcare costs.

How does this affect me and my family?

In a nutshell, USA MCO works to lower your overall healthcare expenses. Most benefit plans have a co-pay or a deductible amount. In cases of a co-pay, your in-network co-pay will be lower than your out-of-network co-pay. Since deductibles are based on a percent of the bill, this is where our network can REALLY help you, because you pay your percentage based on our reduced price, rather than full price.

Find Healthcare Providers at
www.usamco.com

Access Directories and Provider Look-Up Features

Here's an example of how this works:

Let's say you went to the hospital and the bill for all of their services ended up to be \$7,000.00, and our contracted rate at that hospital was \$5,500.00. Here's how much you would pay if your benefit plan paid 90% in-network, and 80% for out-of-network services...

	IN-NETWORK	OUT-OF-NETWORK
	\$5,500.00	\$7,000.00
	x 90% = 4,950.00	x 80% = 5,600.00
you pay	10% or \$550.00	20% or \$1,400.00

Obviously, the difference is more dramatic if your plan pays even less for out-of-network services and has a higher deductible (not shown) for out-of-network services. Of course, many hospital bills are greater than the example given. Our discounts average between 20% and 30% but can be much deeper, depending on the circumstances. The example shown is just an average discount using a common benefit plan. But **REMEMBER:** You will always save money when you choose a network provider.

Is USA H&W Network an Insurance company?

No. USA MCO is not an insurance company and we do not pay your bills. We simply create the network of providers that your insurance company or employer can use to lower your healthcare costs and theirs.

What if my doctor is not in the network?

If your current doctor is not in our network, and you'd really like to keep seeing him/her, please let us know. You can do that two different ways. You can mail in the attached postage-paid referral card or you can call us. Our toll-free '800' number is not only a physician locator service, but also can be used as a referral service. Simply give the Customer Care Representative that answers the phone your doctor's name,

address, and phone number. Within a few days of receiving your referral, one of our Provider Marketing Representatives will mail an introductory packet inviting your doctor to join our network.

Please note that it takes an average of 3 to 4 months to bring a doctor into our network (it can speed things up to let your physician know you'd like him/her to join!) This is due to the requirements and guidelines that we have in place for your protection. Mark it on your calendar to give us a call and ask about our progress.

It is also important for you to know that sometimes we will be unable to reach an agreement with your doctor, or it may take us longer than we expected. There can be a number of reasons for this, including that he/she does not wish to participate! Rest assured that we will always keep trying.

Does my Doctor (or Hospital) know I get a discounted rate?

Yes, as long as you make sure to show your insurance identification card to the hospital admissions representative or doctor's office administrator. Your identification card bears our name and/or logo so that your healthcare provider will know you are a member of USA MCO and are entitled to our rates. **REMEMBER:** As a USA MCO member, you are only responsible for paying your co-pay or deductible amount when you use a network provider.

All of us at USA MCO look forward to the opportunity of serving you.

If you have any questions regarding USA MCO and our PPO network, please call us at:

1-800-USA-3860

If you have specific questions regarding your benefit coverage or plan design, please contact your employer or insurance company.