

USNow provides innovative and affordable alternatives to the high cost of major medical insurance. Founded in 1995, USNow branded the concept of managed limited benefit health plans and is one of the fastest growing providers of health insurance products and services in the United States. USNow is marketed to companies through a nationwide broker network and is underwritten by some of the largest and most respected companies in the United States, including American General Assurance Company, Continental American Insurance Company and Pan-American Life Insurance.

Limited benefit plans offer inexpensive medical benefits that include doctor, emergency room visits, hospitalization, anesthesia, intensive care, wellness and prescription drug coverage. They give employers an opportunity to offer a benefits program to their workers, and give employees cost effective way to have routine medical care for themselves and their families in times of rapidly escalating healthcare costs.

## Industry Facts

Over 45 million Americans do not have health insurance, 27 million workers are uninsured and 80 percent of those are in blue collar jobs. Nearly 60 percent of all workers make less than \$44,000 a year and companies are constantly looking for ways to shift more of the increased health coverage costs to their employees. Limited benefit plans are playing a vital role during this crisis of health coverage.



## Opportunity

The movement to provide managed limited benefit plans has grown dramatically since David Lindsey formed the USNow concept in 1995. In fact, the market's rapid growth has inspired some of the nation's largest health insurance companies to enter the field. Among the participants listed by the *Wall Street Journal* include UnitedHealth, Aetna, WellPoint Inc., Nationwide Mutual Insurance Co. and Coventry Health Care.

Any Insurance carrier can deliver a mini-med plan, but our clients come to USNow for service, knowledge, experience and leadership. USNow distinguishes itself from its competitors by providing a managed limited health plan that is guarantee issue, has no underwriting and no deductible.

In today's world of HMOs, PPOs, MSAs, traditional major medical and mini-med programs, people often ask "Why USNow?"

USNow is truly none of the above. We created a concept that addresses the growing need for an affordable solution to the traditional major medical plan designs. USNow has the ability to offer millions of Americans an opportunity to get back into a healthcare plan!



## Products and Services

USNow provides affordable and meaningful benefit programs that our members can understand and find easy to use. We market our unique USNow plans directly through agent and broker relationships. Our group benefit plans offer clients an opportunity to reduce their healthcare spending, increase employee satisfaction, and enhance existing benefits.

USNow managed limited benefit plans include a group hospital indemnity plan, but also provide prescription benefits, national PPO discounts, lab and imaging benefits, TelaDoc, health advocacy hotline, enrollment center and customer care services. We understand the “ins and outs” of the healthcare and insurance worlds and we know how to get things done. We make it simple and easy for working families to get the healthcare coverage they deserve.

## Specialty Products

USNow also provides optional products to meet the needs of individuals and client groups. These popular ancillary products include, medical accident plan, critical illness coverage, disability insurance, universal life insurance, cancer coverage, dental and vision.



### Target Industries

- Trucking
- Nursing Homes
- Union Groups
- Hotels/Motels
- Convenience Stores
- Construction
- Manufacturing
- Staffing
- Transportation Services
- And Many More...

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*“These are challenging times for the healthcare industry. The number of uninsured Americans will continue to spiral upward along with rising medical costs unless a viable alternative is found. We believe USNow’s managed limited benefit plan is the alternative.”*

**David E. Lindsey**  
CEO

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