

INSURANCE RULES

* Health insurance coverage is not effective until the appropriate Carrier has sent you a written verification of coverage stating your effective date and Group Number.

* USFSB only has group health insurance plans for **one person businesses and businesses of 2 or more** in the states of New York, Massachusetts, Vermont and New Hampshire.

* Plans are offered through Joseph R. Cardamone, Independent Insurance Agent, in cooperation with USFSB. You must first complete and submit a Company Census form before we can obtain the quote(s) from the Carrier(s). In some cases, information on the Company Census will determine plan availability and monthly premium rate(s). These Plans are billed directly by the Carrier and may require more documentation and may have stricter underwriting guidelines. Application approval time varies by Carrier. Plans are available to **one person businesses** in the states of Alabama; Arkansas; Arizona; California; Colorado, Connecticut; Florida; Georgia; Illinois; Indiana; Kansas, Kentucky; Louisiana; Maryland; Massachusetts, Michigan; Minnesota, Missouri; Nevada; Nebraska; New Hampshire, New Mexico; North Carolina; Ohio; Oklahoma; Oregon, Pennsylvania; South Carolina; Tennessee; Texas; Utah, Virginia; and Wisconsin; however, you will be subject, by the Carrier, to underwriting guidelines such that your age, gender, and health will affect the rate and even the availability of the coverage. In some states, USFSB has no available health insurance plans for one person businesses.

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* Health Insurance Carriers have the right to change the rules, regulations, terms of coverage, availability and underwriting guidelines that are placed on the application, policies and enrollment, at any time.

* Health Insurance Carriers require USFSB to obtain various legal, tax, and business documentation as verification of your ability to qualify for coverage and as part of the underwriting process, both at the time of your initial enrollment and at every renewal. This process can be time consuming and can delay the Carrier's approval of your coverage.

* In some cases, the Carrier's Underwriting process can delay approval of your coverage well past the first day of a month even though, when approved, the coverage will be effective as of the first day of that month. In that case, you will be charged the premium for that month even

though you may have had to pay for health services out-of-pocket prior to the coverage approval. You would then be eligible for reimbursement from the carrier consistent with your coverage.

- * Rates for health insurance change periodically (usually quarterly or annually) depending on the Carrier, open enrollment for the Plan, and the type of available health insurance products. Carriers can change the Rates for Individual Health Insurance Plans at any time.

- * There will be situations where health insurance products will have the same coverage or benefits but different rates due to multiple tier structures, the location of your business, and/or the ages and number of employees.

- * Not every health insurance product available in a given state is available in every county of that state.

- * In order to obtain a quote for some health insurance plans a company census is required and the rate will be based on the number of employees, their ages, gender, and health.

- * In some cases, the rate or availability of the health insurance coverage will depend on how many of your employees enroll in the Plan. These participation requirements are determined by the Carrier.

- * In some cases, the rate or availability of health insurance coverage will depend on your type of business.

- * Coverage approval is based on the Underwriting Standards of each Carrier and, in some cases, coverage can be denied based on your medical condition or medical history.

- * The health insurance plans that USFSB is able to offer can change or be terminated, at any time, based on the business practices of the Carrier and/or State or Federal regulations.

- * The monthly cost of insurance plans billed by USFSB includes an administrative/association participation fee.

- * Some of the Plans on this website are being offered through Joseph R. Cardamone, Independent Insurance Agent, in cooperation with USFSB and not directly through USFSB. These plans will be billed directly by the carrier. Additional Individual plans are available at www.josephrcardamoneagency.com.