



USOPC ELITE ATHLETE HEALTH INSURANCE (EAHI) PROGRAM 2022 BENEFITS GUIDE



RESOURCES AND CONTACTS

Resource	Phone	Email/Website
Athlete Healthcare Navigators	(800) 933-4473 Ext 2	athletehealthcare@usopc.org
Eahi Benefits Team	(800) 933-4473 Ext 3	eahi@usopc.org
National Medical Network Team	(800) 933-4473 Ext 2	nmn@usopc.org
UMR Customer Service	(800) 207-3172	www.umar.com
Express Scripts Pharmacy	(800) 957-4117	www.express-scripts.com
Teladoc (telehealth)	(800) TELADOC (800-835-2362)	www.teladoc.com
Zurich (travel insurance)	1-215-942-8226	www.internationalsos.com
Team USA Mental Health Support Line	+1 (719) 866- CALL (2255)	
USOPC Mental Health Services	+1 (719) 866-2388	www.teamusa.org/ mentalhealth mentalhealth@usopc.org

DON'T FORGET!

Create online accounts (or download apps) with UMR, Express Scripts, and Teladoc for anytime access to your medical plan benefits, claims information and your health insurance card.

UNITED STATES OLYMPIC & PARALYMPIC COMMITTEE (USOPC) ELITE ATHLETE HEALTH INSURANCE PROGRAM (EAHI) 2022 BENEFITS GUIDE

This Guide was developed to assist you with understanding your EAHI benefits and claims process.

The Summary Plan Description (SPD) is the only document that governs the coverage terms and conditions of the EAHI Program. This Guide does not provide a complete description of the EAHI Program and does not replace an in-depth reading of the SPD. Please email eahi@usopc.org to obtain a copy of the SPD.

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YOUR EAHI HEALTHCARE OPTIONS

You have three options for your healthcare needs at no monthly cost to you:

1. National Medical Network (NMN)
2. EAHI health insurance through UMR
3. Zurich travel insurance when traveling abroad

Option 1: National Medical Network (NMN)



U.S. OLYMPIC & PARALYMPIC
NATIONAL MEDICAL NETWORK

NMN is a network of top-tiered medical providers throughout the country that have proven expertise in sports medicine. This is your **first**

option for most healthcare needs, including sports injuries and complex issues or illnesses. EAHI athletes can access expedient care to address medical ailments at **little to no cost**. Simply, contact the NMN team at nmn@usopc.org or (800) 933-4473, ext. 2 to coordinate your care.

Option 2: EAHI UMR PLAN



Your EAHI health insurance is a traditional health plan with copays and coinsurance provided through UMR, a UnitedHealthcare company. This is your **second** option for health care, however, we recommend using EAHI as your primary option for common illnesses, such as cold and flu, as well as preventative services.

Option 3: Zurich Global Travel Insurance



You are automatically enrolled in Zurich travel insurance. Zurich benefits are facilitated through International SOS and provide medical insurance coverage for illness or injury (including sport injuries) while you are **traveling abroad**. You

should use this insurance **first** when traveling abroad. Scan the QR code to access the assistance app and [click here](#) to access your policy information and learn more about your benefits.



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TIP: For further assistance understanding your healthcare options, contact an Athlete Healthcare Navigator at athletehealthcare@usopc.org or call (800) 933-4473, ext. 2.



ELIGIBILITY

The USOPC grants National Governing Bodies and U.S. Paralympics EAHI slots, which are then distributed to athletes based on criteria established by the NGB and approved by the USOPC. Questions regarding EAHI distribution criteria should be directed to your NGB or U.S. Paralympics coordinator.



HEALTH INSURANCE COSTS

The monthly cost for your health insurance plans (NMN, EAHI, and Zurich) is **100% paid by the USOPC at no cost to you**. Dependents are only eligible for EAHI UMR insurance, not NMN or Zurich.

Dependent Coverage

You have the option to add your dependents to your EAHI UMR insurance plan at your own expense.

Coverage Level	Monthly Cost
Athlete + Spouse/Domestic Partner	\$152.00
Athlete + Child(ren)	\$127.00
Athlete + Family	\$166.00

This monthly cost will be automatically withdrawn from your bank account around the 15th of each month depending on weekend timing. Dependent premiums must be paid within 30 days of the due date. Payments received after this date will result in the loss of dependent coverage. Coverage will end at the end of the month in which the last payment was received.

Eligible dependents include:

- Spouse or domestic partner
- Children aged 26 and under including stepchildren, children legally placed for adoption, and children awarded coverage pursuant to a court order

Adding a Dependent

To add an eligible dependent to EAHI, please provide the following information to the EAHI benefits team at eahi@usopc.org:

1. Completed change form. (*Scan the QR code or [click here](#) to access form*)

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2. Proof of dependent status such as marriage license, birth certificate, etc. For domestic partners, complete a Domestic Partner Affidavit and provide three items of proof from the list. (Scan the QR code or [click here](#) to access form)
3. Bank authorization form and a picture of a voided check or a form from your bank with the same information. (Scan the QR code or [click here](#) to access form)



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Once all the above information has been received, your dependent's coverage will be effective the first of the following month. If adding a newborn child, the effective date of coverage may be the date of birth as long as a completed change form and bank authorization (if applicable) is submitted within 31 days of the date of birth.

Removing a Dependent

You may remove a dependent from EAHI by emailing the EAHI benefits team at eahi@usopc.org. Coverage will end at the end of the month in which the request was submitted.



TAX INFORMATION

According to Internal Revenue Services (IRS) regulations, the USOPC must file a tax Form 1099-Misc to report the annual EAHI premiums paid on your behalf. The form is mailed annually to your address on file. Box 3 of this form reflects the amount of premiums paid by the USOPC on your behalf. The following amounts will be reported to the IRS for 2022:

Coverage Level	Benefit Value	Monthly Amount Paid by the Athlete	Monthly Taxable Amount	Annual Taxable Amount
Athlete Only	\$594.84	\$0	\$594.84	\$7,138.08
Athlete + Spouse/ Domestic Partner	\$1,189.69	\$152	\$1,037.69	\$12,452.28
Athlete + Child(ren)	\$1,189.69	\$127	\$1,062.69	\$12,752.28
Athlete + Family	\$2,172.48	\$166	\$2,006.48	\$24,077.76

Tax Resources

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The USOPC Athlete Services department provides resources to assist with your tax questions. Tax professional volunteers are available annually to assist athletes with tax preparation for free. Scan the QR code or [click here](#) to access more information on Athlete Career and Education (ACE) or email ACE@usopc.org.

ENDING EAHl COVERAGE

Here are the reasons an athlete may be removed from EAHl:

1. Self-Removal:
 - Log in to the Team USA Portal and choose self-removal from EAHl
 - Provide written notification to eahi@usopc.org requesting self removal
2. Loss of Eligibility:
 - The EAHl benefits team provides written notification via email at least 30 days prior to the date of termination
 - Termination is effective the 1st of the month following 30 days' written notification via email (e.g., a notice emailed April 8th will have a termination date of June 1st)
3. Doping Violation:
 - If you are reported to the USOPC as having an anti-doping rule violation where the period of ineligibility is greater than 3 months
 - Termination is effective the 1st of the month following 30 days' written notification via email (e.g., a notice emailed April 8th will have a termination date of June 1st)
4. Athlete Safety Final Sanction:
 - If you receive a final sanction of suspension or ineligibility from the U.S. Center for SafeSport (the Center), the USOPC, or an NGB for a violation of the Center's SafeSport Code or the USOPC/NGB's Athlete Safety Policies
 - Termination is effective the 1st of the month following 30 days' written notification via email (e.g., a notice mailed April 8th will have a termination date of June 1st).

TEMPORARY CONTINUANCE PLAN

To bridge the gap between EAHl and other personal medical insurance, the USOPC offers coverage under a temporary medical insurance plan for up to 12 months of continued coverage, beginning from the date of EAHl termination. The entire cost of continuation insurance is at your own expense.

- Information will be provided with your termination notice that you'll receive via email when your coverage ends. You'll also receive additional information on your continuation options from Wex, our continuation plan administrator, via mail to your last known address.

- The temporary continuance plan may only be selected if you were enrolled in EAHI.
- You have 60 days from the date of termination to elect continuation coverage retroactive to your coverage end date.
- Below are the continuation plan monthly premiums:
 - Athlete Only \$ 606.73
 - Athlete + Spouse/Domestic Partner \$1,213.48
 - Athlete + Children \$1,213.48
 - Athlete + Family \$2,215.92

NATIONAL MEDICAL NETWORK BENEFITS (NMN)

Your NMN benefits provide high quality care at the lowest cost **with personalized service**. NMN care is available to EAHI athletes only, dependents are not eligible for this plan. Benefits of the NMN include:



High-quality medical care for injury and illnesses, with access to specialties such as orthopedics, sports medicine, general medicine and women's health



Expedient services and priority scheduling



Travel resources to and from your medical appointments



Cost savings on medical bills



Full-service care coordination by a dedicated USOPC team member, including assistance in selecting a provider, appointment scheduling and travel booking

NMN Providers



ADIRONDACK HEALTH

Adirondack Health offers a full range of medical, surgical and primary-care services.



Allegheny is an integrated hospital network with more than 200 primary- and specialty-care practices.



Colorado Center of Orthopaedic Excellence offers comprehensive orthopedic care for a wide range of musculoskeletal complications.



Lake Placid Sports Medicine specializes in both surgical and non-surgical treatments for injury, pain and other conditions.



Texas Children's Hospital is focused on a healthier future for children and women by leading in patient care, education and research.



The Steadman Clinic is a world-class physician group providing expertise in the diagnosis and treatment of orthopedic concerns.



UCHealth Memorial is a full-service hospital with a comprehensive list of inpatient and outpatient services.



University of Utah Health is a full-service health care system ranging from routine care to highly specialized treatment.

If you would like to receive medical care through the NMN, please submit an online request: <https://bit.ly/NMNrequest>. In addition to medical care for injuries and illness, as an EAH I enrolled athlete, you may also access the following benefits:

Dental Care

The office of the National Medical Network provides access to basic dental services for eligible athletes through a network of volunteer dentists in select areas. To submit a request, or check for coverage in your area, please submit an online request: <https://bit.ly/DentalRequest>. The EAH I insurance plan does not include dental coverage.

Contact Lens Program

The contact lens program provides up to a one-year supply of Johnson & Johnson or Bausch + Lomb contact lenses at no cost to eligible athletes. To submit a request, please complete the online form: <https://bit.ly/ContactLensRequest>. You must have a current prescription (within the past 12 months) for one of these lenses to be eligible for this benefit. You may receive contacts once every 12 months.



EAHI BENEFITS

Your EAHI plan includes medical benefits provided through UMR and pharmacy benefits through Express Scripts. **You'll have one card for both benefits with the same member ID.**

Pre-Authorization

Some non-emergent services require pre-authorization before they are covered under EAHI. For these services, you'll be given the option to seek care under the NMN before your EAHI care is authorized.

Finding a Provider

Visit www.umar.com or log into your account with direct access to in-network providers. Scan the QR code or [click here](#) to find additional information on how to locate a provider here.



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TIP: Your network is UnitedHealthcare Choice Plus. If you live in California, your network is United Healthcare Select Plus. Scan the QR code or [click here](#) to learn more about Select Plus providers.



In-Network vs Out-of-Network Benefits

While your plan covers both in-network and out-of-network benefits, you'll pay less out of pocket, by using in-network providers.

In-network providers:

- No annual deductible
- You pay copays for office visits and prescriptions and/or 10% of the total cost of additional services such as lab services
- Preventive care covered at 100%

Out-of-network providers:

- \$1,000 annual deductible (\$2,000 for family) that you must pay out of pocket before the plan begins to share the cost with you

- After you meet your deductible, you pay 30% of the total cost of services
- Out-of-network providers can also bill you the difference between what UMR paid for a service and what the provider charges for certain services, which increases your out of pocket expenses

Preventive Care

Preventive care is covered at 100% when you visit an in-network provider. Scan the QR code or [click here](#) to see what services are considered preventive.



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Mental Health

Your EAHU UMR plan offers several options for mental health care at **\$0 cost** to you:

- Outpatient office visits: Both in-network and out-of-network providers
- Virtual visits: Virtual visits with Teladoc (for participants 18 years of age and older)

In addition to the EAHU plan, the USOPC offers numerous mental health resources, including the Team USA Mental Health Support Line, Mental Health Registry, virtual counseling through eHome Counseling Group and more. For information on these services, scan the QR code or go to TeamUSA.org/MentalHealth. You can also contact USOPC Mental Health Services at mentalhealth@usopc.org or +1 (719) 866-2388.



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Telemedicine

Your EAHU plan also includes access to virtual healthcare through Teladoc. You may access Teladoc 24 hours a day, 7 days a week for general health care issues. You can also schedule an appointment during business hours for dermatology and behavioral health.

Important: Teladoc health care providers may not be sports medicine physicians and may not understand WADA/USADA anti-doping guidelines. It is your responsibility to be aware of the prohibited status of any substance you take. Prior to taking any medication or supplement, please use USADA's Global DRO, USADA's Athlete Express support team at (719) 785-2000 or reach out to the USOPC's sports medicine team at (719) 866-4554.

TIP: Create your online UMR account to access your benefit information, look up what you owe and how much you've paid, find a doctor in your network, access your ID card, and explore valuable resources about your medical care. Scan the QR code or [click here](#) to get started.



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UNDERSTANDING YOUR EAHI INSURANCE



DEDUCTIBLE

The amount you pay each calendar year before EAHI starts to share the costs. **This only applies to out-of-network care and sport injuries.**



COPAY

The set amount you pay up front for in-network office visits and prescriptions. Continues until the out-of-pocket maximum is reached.



COINSURANCE

Percentage you pay for lab tests, imaging, inpatient hospitalization & other services. Continues until the out-of-pocket maximum is reached. There are different coinsurance amounts for in-network and out-of-network providers.



OUT-OF-POCKET MAXIMUM

The most you pay in a calendar year. Once reached, EAHI pays 100% for covered services. There are different out-of-pocket maximums for in-network and out-of-network services.



BALANCE BILL

The difference between what an out-of-network provider charges for a service and what UMR pays the provider for the service. The provider may bill you the difference for certain services, increasing your out of pocket expense.



SPORT INJURIES

A sport injury is an acute injury that occurs while training or competing for your sport. The injury is sudden, and you can attribute it to a specific date and time. This is different from a chronic injury that has developed over time and often isn't tied to a specific date or time. An acute injury becomes chronic after 12 months.

The cost of all treatment related to your sport injury is shared by your NGB and the USOPC. In most cases, your NGB helps pay for the first \$25,000 in costs related to your injury. Your EAHI plan helps pay for any costs that exceed \$25,000. You may have out of pocket expenses such as deductibles, copays and coinsurance with your NGB sport accident insurance and EAHI. Reach out to your NGB for additional information on their sport accident insurance policy.

TIP: You can also access care through the National Medical Network (NMN) for sport injuries. This option will cost you little to **\$0** out of pocket expense.

What is a sport injury?

- An acute injury that occurs at an NGB sponsored or sanctioned training or competition including general training (like physical activity such as cardio or lifting weights) and specific sport training
- An acute injury resulting from unsanctioned training for your sport such as training for swimming on your own time
- An acute injury resulting from an unsanctioned training or competition in which the athlete received or expected to receive compensation because of participation in the event
- An acute injury resulting from training at a USOPC training center or site

Examples that are not considered a sport injury:

- An injury sustained while independently exercising not specifically related to your sport (i.e. a cyclist suffering an ankle sprain while running in the evening vs. riding a bike)
- Recreational activity related to your sport such as a knee injury sustained while skiing with your family
- Chronic injuries such as a shoulder injury sustained during an NGB sanctioned competition 14 months previously

USOPC Training & Events

The following injuries are covered by the USOPC's sport accident insurance policy:

- Injuries incurred while participating in games and events sponsored or sanctioned by the USOPC including Olympics, Paralympics, Pan Am, Parapan Am, Youth Olympic Games, World Beach Games or trials
- Training or development activities or other programs conducted at a U.S. Olympic and Paralympic Training Center when all other options are exhausted
- While participating in USOPC sanctioned or sponsored training and development programs

Sport Injury Process

National Medical Network (NMN)

- You may choose to seek care through the NMN for chronic or acute injuries, including services such as advanced imaging, surgery and specialty injections, with limited to no out of pocket expenses. To coordinate care through the NMN and access travel resources, please contact an NMN team member: (800) 933- 4473, Ext. 2 or nmn@usopc.org. You may also submit a request online at anytime by visiting <https://bit.ly/NMNrequest>.

- NMN Providers
 - Adirondack Health – Lake Placid, New York
 - Allegheny Health Network – Pittsburgh, Pennsylvania
 - Colorado Center of Orthopaedic Excellence – Colorado Springs, Colorado
 - Lake Placid Sports Medicine – Lake Placid, New York
 - Texas Children’s Hospital – Houston, Texas
 - The Steadman Clinic – Vail, Colorado
 - UCHHealth Memorial Hospital – Colorado Springs, Colorado
 - University of Utah Health – Salt Lake City, Utah

EAHI UMR & NGB Sport Accident Insurance

1. Provider files claim with UMR through EAHI.
2. You complete a sport questionnaire via your UMR online account. You may also call UMR to provide the information.
3. UMR designates claim as a sport injury and issues an explanation of benefits that the claim cost will be applied to the \$25,000 sport injury deductible.
4. You then file a claim with your NGB’s sport accident insurance and provide a copy of the explanation of benefits from UMR and any bills from the provider.
5. In most cases, your NGB’s sport accident insurance helps pay for the first \$25,000 of care related to the sport injury and you may have out of pocket expenses including a deductible, copays and coinsurance.
6. If claim costs exceed \$25,000, UMR will help pay for costs related to the sport injury and you’ll have out of pocket expenses including deductible (out-of-network care only), copays and coinsurance until the annual out-of-pocket max is met.



TRAVEL INSURANCE — ZURICH

You are automatically enrolled in Zurich, facilitated through International SOS, which provides medical insurance when you are ill or injured while traveling abroad. This plan also provides medical evacuation services when necessary. Below is a copy of your ID card:



To access this benefit, simply call the number on the back of your ID card. In non-emergency situations, you should always call Zurich before seeking care. Their customer team will locate facilities and coordinate care and payment.

Dependents are not enrolled in Zurich, but you can purchase SafeTrip travel insurance through United Healthcare if your family is traveling abroad. To learn more about SafeTrip, scan the QR code or [click here](#).



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MENTAL HEALTH RESOURCES

Team USA Mental Health Support Line

+1 (719) 866-CALL (2255)

The USOPC has contracted with a nationwide call center to create a confidential mental health support line that is available to Team USA domestically and internationally 24 hours a day, 7 days a week. Calling will connect Team USA athletes immediately to a licensed mental health provider who can assist in the management of mental health crises or provide resources related to mental health and wellness anywhere in the world.

USOPC MENTAL HEALTH REGISTRY

TeamUSA.org/MentalHealthRegistry

The USOPC Mental Health Registry which can be found on the Team USA Mental Health Hub at TeamUSA.org/MentalHealth. The Registry allows Team USA athletes to search for highly qualified, licensed mental health providers – including social workers, professional counselors, marriage and family therapists, psychologists, and psychiatrists – who have experience working with elite athletes. Providers in the registry have completed a background screening, SafeSport training and antidoping training. If you are unable to find a referral through the registry, please contact USOPC Mental Health Services at mentalhealth@usopc.org.

EHOME COUNSELING GROUP

ehomegroup.com/team-usa

eHome Counseling Group is a nationwide virtual counseling network that provides empirically-based mental health treatment anytime and anywhere with the highest quality licensed mental health providers on a convenient, confidential, and integrated platform. Get started by visiting ehomegroup.com/team-usa.

eHome accepts UMR health insurance and USOPC Mental Health Services will pay for any expenses outside of insurance. Contact mentalhealth@usopc.org for assistance with co-pays and deductibles if applicable.

SAFESPORT HELPLINE

+1 (866) 200-0796, safesporthelpline.org

The SafeSport Helpline provides crisis intervention, referrals, and emotional support specifically designed for athletes, staff, and other SafeSport participants affected by sexual violence. Through this service, support specialists provide live, confidential, one-on-one support. All services are anonymous, secure, and available 24/7.

EAHI UMR Insurance

Unlimited \$0 Mental Health Outpatient Office Visits

Your EAHI UMR insurance provides no cost outpatient mental health office visits for both in-network and out-of-network providers (deductible waived). You can also access virtual mental health visits with Teladoc (for participants 18 years of age and older).

For additional mental health resources for Team USA athletes, go to TeamUSA.org/MentalHealth or contact USOPC Mental Health Services at mentalhealth@usopc.org or +1 (719) 866-2388.

Mental Health Assistance Fund

In our commitment to protecting the mental health of elite athletes training for the Olympic and Paralympic Games, the USOPC has established a Mental Health Assistance Fund (MHAF) to address gaps in mental health coverage resulting in financial burden.

Athlete mental health expenses eligible to be covered by the MHAF include:

1. Payment for mental health treatment
2. Deductibles and copayments for mental health services
3. Psychiatric prescription medication costs
4. Mental health related travel and accommodations

Criteria for eligibility of the MHAF are:

1. All existing Elite Athlete Health Insurance, National Medical Network, and USOPC mental health resources have been accessed and exhausted or deemed inappropriate.
2. Athletes who are training and have either been selected or are in contention to represent the U.S. at the next Olympic or Paralympic Games. **OR**
3. Athletes who represented the U.S. in the past 2 years at an elite competition in an event or discipline included on the programs at the next Olympic or Paralympic Games, and/or have been selected to represent the U.S. at a similar event in the current or next calendar year.

Eligible athletes can apply for the Mental Health Assistance Fund by filling out an [application form online](#).

For questions about the MHAF, contact the USOPC Mental Health Services at mentalhealth@usopc.org or (719) 866-2388. For additional mental health resources, visit www.teamusa.org/mentalhealth.



ADDITIONAL BENEFITS

Life Insurance

The USOPC provides you with a \$10,000 life insurance policy at no cost to you. Only athletes (not dependents) are provided this insurance.

Medical Assistance Fund

Athletes enrolled in EAHI have access to the Medical Assistance Fund (MAF) to pay for significant medical costs incurred by elite Olympic and Paralympic athletes, including necessary travel-related expenses, that are not met through available resources.

To be eligible for the Medical Assistance Fund, athletes must:

- Have accessed existing resources, including EAHI, National Medical Network, and NGB sport accident policies or have had these resources deemed not applicable
- The athlete must have EAHI or be EAHI eligible at time of the medical diagnosis or care
- Incurred uncovered, out-of-pocket medical costs of at least \$100 (maximum: \$25,000)

Costs associated with elective procedures that are not medically necessary, non-emergency cosmetic procedures, routine dental care, recovery and performance services are not eligible for MAF support.

Eligible athletes can apply for the Medical Assistance Fund by filling out an [application form online](#). For more information, visit <https://bit.ly/USOPCMAF>.

Athlete Pregnancy Support & Resources

In the USOPC's effort to continue to support female athletes throughout pregnancy, if a female athlete who is eligible for the USOPC Elite Athlete Health Insurance (EAHI) and/or Athlete Stipends, becomes pregnant, the athlete will continue to receive the same level of resources they were receiving at the time she notifies the USOPC of her pregnancy for the duration of her pregnancy and for one year after the pregnancy ends so long as the athlete intends to return to competition at an elite level. For more information, visit <https://bit.ly/USOPCPSR>.



STILL HAVE QUESTIONS?


We understand that every circumstance is unique, and USOPC Athlete Healthcare Navigators are pleased to assist you by phone or email with the following:

- Guiding you through the sport injury process
- Assisting with basic health insurance literacy

- Linking you to the National Medical Network, Contact Lens Program, Volunteer Dental Program, Medical Assistance Fund and other USOPC resources
- Connecting you to dedicated USOPC benefits experts and customer service teams specific to your needs

(800) 933-4473, Ext. 2

athletehealthcare@usopc.org

Benefit	In-Network (What You'll Pay)	Out-of-Network (What You'll Pay)
GENERAL		
Deductible (per calendar year)		
Individual	None	\$1,000
Family	None	\$2,000
Sport Injury Deductible	\$25,000/injury	
In most cases, your NGB sport accident insurance helps pay for the first \$25,000 in costs related to your sport injury. You may incur out of expenses such as a deductible, copays and coinsurance.		
Coinsurance	10% until out-of-pocket max is met	30% until out-of-pocket max is met
Out-of-Pocket Max		
Individual	\$1,500	\$3,000
Family	\$3,000	\$9,000
OFFICE VISITS		
Primary Care Physician	\$20 copay	30% after deductible
Specialist	\$25 copay	30% after deductible
Retail Clinic	\$20 copay	30% after deductible
Urgent Care	\$25 copay	30% after deductible
Teladoc	\$10 copay	Not Covered
Preventive Care	\$0	30% after deductible
<p>Scan the QR code or click here to learn more about preventive care services</p>  <p>(set PDF scale to 110% or higher to scan)</p>		
Emergency Room	\$125 copay (waived if admitted as an inpatient)	\$125 copay (waived if admitted as an inpatient); deductible waived
HOSPITAL		
Hospital Services - Inpatient	10%	30% after deductible
Hospital Services - Outpatient	10%	30% after deductible
THERAPY AND CHIROPRACTIC CARE		
Physical Therapy	\$25 copay	30% after deductible
	Unlimited visits Medical necessity after 40 visits	
Chiropractic Care	\$25 copay	30% after deductible
	Unlimited visits Medical necessity after 40 visits	

Benefit	In-Network (What You'll Pay)	Out-of-Network (What You'll Pay)
THERAPY AND CHIROPRACTIC CARE, CONTINUED		
Occupational Therapy	\$25 copay	30% after deductible
	Unlimited visits Medical necessity after 20 visits	
Speech Therapy	\$25 copay	30% after deductible
	Unlimited visits Medical necessity after 20 visits	
Acupuncture	\$25 copay	30% after deductible
	15 visits per calendar year	
Therapy and chiropractic care for sport-related injuries fall under the sport injury deductible		
DIAGNOSTIC SERVICES		
Diagnostic Services (Lab, x-ray and other diagnostic medical tests)	10%	30% after deductible
Advanced Imaging (PET, CT, MRI, etc.)	10%	30% after deductible
MENTAL HEALTH		
Outpatient Office Visits	\$0	\$0 (deductible waived)
Outpatient Facility	10%	30% after deductible
Inpatient	10%	30% after deductible
OTHER SERVICES		
Infertility Counseling, Testing and Treatment	10%	30% after deductible
Assisted Fertilization Treatment	10% (\$5,000 lifetime max benefit per member)	30% after deductible (\$5,000 lifetime max benefit per member)
Durable Medical Equipment, Orthotics, Prosthetics (Pre-certification required for DME over \$3,000)	10%	30% after deductible
Maternity	10%	30% after deductible
Precertification Requirements	Yes: some services require pre-authorization Refer to the SPD for details	
Express Scripts Pharmacy Benefits	\$7 copay \$30 copay brand formulary \$45 copay brand non-formulary Maintenance Drugs through Mail Order up to 90-day supply \$14 copay generic \$60 copay brand formulary \$90 copay brand non-formulary	Not Covered
Vision Eye Exam	\$20	\$20 (deductible waived)
	One exam per year	



1 Olympic Plaza
Colorado Springs, CO 80909
www.teamusa.org