



Reminder: agent appointments are now ready

US Health and Life Insurance Company (USHL) is now ready for 2023 agent appointments in the following states:

- Alabama **(New for 2023)**
- Indiana
- Kansas
- Michigan
- Tennessee **(New for 2023)**
- Texas **(New for 2023)**

Appointed agents and agencies who are interested in selling USHL can email a copy of their state licenses to Agent Support at APCAgentSupport@ushealthandlife.com.

We will email you once everything has been processed and approved. As a reminder, if your commission is assigned to an agency, we must receive a copy of the state license for the agency as well.

New agents recruited by a general agency should use the DocuSign appointment link provided by your general agency. Please email Agent Support if you have any questions.



Transparency in coverage and pricing

As of July 1, insurance plans are now required to make machine-readable files (MRF) available for in-network rates (for doctors in the APC network) and for out-of-network rates (for doctors not in the APC network).

The APC website has been updated with these files for your clients. Please click the button below to access them. The MRFs are at the bottom of the page, based on which product your client uses.

These files may take several minutes to open and/or require a specific viewer to review. ABS/USHL will update these files on a monthly basis.

[Transparency in coverage](#)

The more you know...

Do you know if an APC member's medication is classified as tier 1 or tier 3? To find this out, you can find the Cigna Drug Formulary for plan year 2022 on our APC website. Please click the button below to access it.

Having this useful information handy can help you when an APC member has a question. And, being aware of the member's needs now may help avoid any issues in the future.





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