2026 TEAM USA ATHLETE HEALTHCARE BENEFITS GUIDE

TEAM USA

RESOURCES AND CONTACTS

RESOURCE	PHONE	WEBSITE/EMAIL
Athlete Healthcare Navigators & EAHI *Note: this is your main contact regarding all USOPC athlete healthcare benefits and resources, including Elite Athlete Health Insurance. If in doubt, contact the Athlete Healthcare Navigators.*	(800) 933-4473	www.usopc.org/athlete-healthcare athletehealthcare@usopc.org
USOP Medical Network	(800) 933-4473	www.usopc.org/medical-network medicalnetwork@usopc.org
UMR	(800) 207-3172	www.umr.com
Optum Rx	(888) 303-6011	www.optumrx.com
Teladoc (telehealth)	(800) TELADOC (800-835-2362)	www.teladoc.com
International SOS (global travel insurance)	(215) 942-8226	www.internationalsos.com
Team USA Psychological Services Support Line (24/7)	(719) 866-CALL (2255)	
USOPC Psychological Services	(719) 866-2388	www.usopc.org/psychservices psychservices@usopc.org

DON'T FORGET!

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

UNITED STATES OLYMPIC & PARALYMPIC COMMITTEE (USOPC)
2026 TEAM USA ATHLETE HEALTHCARE BENEFITS GUIDE

As an athlete eligible for Healthcare Select or Healthcare benefits, you have access to a range of athlete healthcare resources and support. This Guide was developed to help assist you with understanding and navigating eligible benefits.

The Summary Plan Description (SPD) is the only document that governs the coverage terms and conditions of the Elite Athlete Health Insurance (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. To obtain a copy, download it from the UMR member benefits portal at www.umr.com (navigate to the "Coverage and Benefits" tab and click on "Plan Documents"), or email athletehealthcare@usopc.org.

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***Healthcare Select and Healthcare** eligibility is only for 12 months unless you are a returning OLY or PARA, then eligibility is for two (2) years.*
*Medical Network, USOPC Psychological Services Providers, and Medical Assistance Fund access extends for six (6) months after **Healthcare Select and Healthcare** eligibility ends. Medical Network travel resources are only available to **Healthcare Select Athletes.***

	TEAM USA ATHLETE		
	HEALTHCARE		
BENEFITS	EAHI NOT OFFERED	PAN/ PARAPAN AM ONLY	PROTECTED ATHLETE
Psychological Services – USOPC Providers	✗	✗	✗
Psychological Services – External Resources	✓	✓	✗
Mental Health Assistance Fund	✓	✓	✗
Medical Assistance Fund	✗	✗	✗
Medical Network	✓ Acute Sport Care Only	✓ Acute Sport Care Only	✗
Dental Program	✗	✗	✗
Contact Lens Program	✗	✗	✗
OPTC Sports Medicine Clinics	✗	✗	✗

***Healthcare** eligible athletes may receive in-kind medical care for acute, sport-related injuries or illness. USOPC Psychological Services External Resources and Mental Health Assistance Fund Access extends for one year after **Healthcare Select and Healthcare** eligibility ends. USOPC Psychological Services External Resources includes: Team USA Psychological Services Support Line, Mental Health & Mental Performance Directory, eHome Counseling Group and Headspace.*

ELIGIBILITY

Healthcare benefits are provided to Team USA athletes based on their specific pathway and tier, with criteria established by an NGB and approved by the USOPC. Questions regarding eligibility for healthcare benefits, including Elite Athlete Health Insurance (EAHI), should be directed to your National Governing Body (NGB) or your internally managed sport (IMS).

YOUR HEALTHCARE SELECT OPTIONS

As part of your Healthcare Select benefits, you have three options to receive care based on your needs:

1. USOP Medical Network
2. Health Insurance Plan (UMR)
3. Global Travel Insurance (International SOS)

OPTION 1: U.S. OLYMPIC & PARALYMPIC MEDICAL NETWORK

U.S. Olympic & Paralympic MEDICAL NETWORK

The USOP Medical Network is a network of leading medical providers nationwide who provide specialty medical care to Team USA athletes. **This is encouraged as your first option for most healthcare needs,** including sports injuries and complex issues or illnesses. Medical Network partners provide value-in-kind medical services, which means you will have **little to no out-of-pocket costs.** Our dedicated team will coordinate your medical appointments and itinerary as a Healthcare Select or Healthcare eligible athlete. For Healthcare Select athletes, the USOPC will also arrange your air, ground, and lodging accommodations to the medical network partner location, at no cost to you.

To learn more, visit the Medical Network webpage or contact medicalnetwork@usopc.org or (800) 933-4473. You can also request services online through Athlete 360.

OPTION 2: HEALTH INSURANCE PLAN (UMR)

For Healthcare Select athletes enrolled in EAHI, the EAHI plan is a traditional health insurance 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 plan for common illnesses, such as cold and flu, as well as preventative services.**

If you have questions about Coordination of Benefits when you are covered by another plan, review page 54 of the SPD. To obtain a copy of the SPD follow this link or email athletehealthcare@usopc.org.

OPTION 3: GLOBAL TRAVEL INSURANCE (INTERNATIONAL SOS)

For Healthcare Select athletes enrolled in EAHI, you are automatically enrolled in global travel insurance through International SOS. Benefits provide medical insurance coverage for urgent or emergent illness or injury (including sport injuries) while you are **traveling abroad**. You should use this insurance **first** when traveling internationally. Scan the QR code or access your International SOS assistance app and policy information online and learn more about your benefits. You must install the International SOS app and create an account before traveling in order to access and facilitate care abroad.

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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.

U.S. OLYMPIC & PARALYMPIC MEDICAL NETWORK BENEFITS

TIP: Declined EAHI? No problem! Healthcare Select athletes can still access the benefits below.

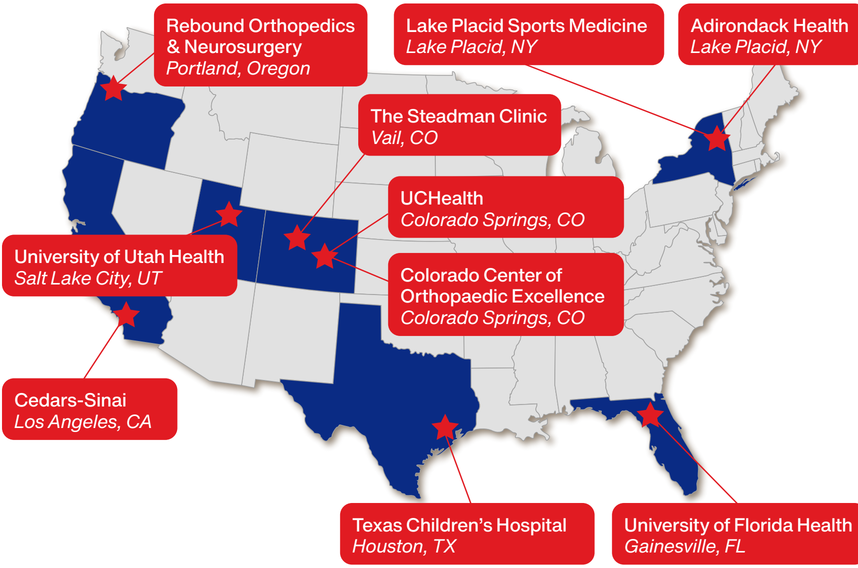
Your USOP Medical Network benefits provide **high-quality care at the lowest cost with individualized service.** USOP Medical Network care is available only to eligible Team USA athletes. Dependents are not eligible for these services. Benefits of the USOP Medical Network include:

- 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 coordination to and from your medical appointments, at no cost to you
- 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

Eligibility by athlete pathway:

- **Healthcare Select** athletes are eligible for comprehensive care, including illness, injury, and other medical conditions, and travel coordination.
- **Healthcare** athletes can access medical care related to acute sport-related injuries.

U.S. OLYMPIC & PARALYMPIC MEDICAL PARTNERS



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

Cedars-Sinai is a leading medical provider with more than 200 locations in Southern California, combining expertise in orthopedics, cardiology, and other specialties, with advanced technology, innovative clinical care, and medical research.

Colorado Center of Orthopaedic Excellence offers comprehensive orthopedic care for a wide range of musculoskeletal complications, from acute injuries to chronic wear and tear.

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

Rebound Orthopedics & Neurosurgery offers orthopedic, neurosurgical, and sports medicine services for athletes, including injury assessment and operative and non-operative care.

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 renowned for orthopedic and musculoskeletal care, specializing in complex joint surgeries and non-surgical treatments.

UCHealth is an innovative, nationally-recognized health system with a broad network of hospitals, clinics and providers in southern Colorado, dedicated to providing unmatched patient care and pushing the boundaries of medicine through advanced treatments and clinical research.

UF Health is a world-class academic health center that combines leading-edge research at campuses around Florida with outstanding clinical care at a network of hospitals throughout the state.

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

If you would like to receive medical care through the USOP Medical Network, please submit an online request through Athlete 360.

Healthcare Select athletes may also access the following benefits:

DENTAL CARE

The EAHI plan does not include dental coverage.

The office of Athlete Healthcare provides access to dental services for eligible Healthcare Select athletes through a network of volunteer dentists in designated areas. You may submit a request for volunteer dental services in Athlete 360. To check for coverage in your area, or to request services, please visit Athlete 360.

You will maintain access to this program up to six months from the last date of your Healthcare Select eligibility.

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 Healthcare Select athletes. Please submit a request in Athlete 360. You must have a current prescription for one of Johnson & Johnson or Bausch + Lomb brand families to be eligible for this benefit. You may receive contact lenses once every 12 months.

You will maintain access to this program up to six months from the last date of your Healthcare Select eligibility.

Eligible athletes can receive one basic vision exam per year for a $20 copay through the EAHI plan. Please note that contact lens fitting appointments and comprehensive eye exams may incur additional costs.

HEALTH INSURANCE BENEFITS

If you choose to enroll in EAHI, your plan includes medical benefits provided through UMR and pharmacy benefits through Optum Rx. **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 may be given the option to seek care within the USOP Medical Network. In these instances, you will receive a text message or email from a USOPC Athlete Healthcare Navigator who will guide you through your options.

FINDING A PROVIDER

Visit the UMR website or log into your account with direct access to in-network providers. Scan the QR code or view instructions for locating an in-network provider online.

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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 learn more about UnitedHealthcare Select Plus providers online.

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 view the list of covered preventive services online.

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MENTAL HEALTH

UMR offers several $0 options for mental health care:

- 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 EAHI plan, the USOPC offers numerous mental health resources, including the Team USA Psychological Services Support Line, Mental Health and Mental Performance Directory, virtual counseling through eHome Counseling Group and more. For information on these services, scan the QR code or go to the USOPC Psychological Services webpage. You can also contact USOPC Psychological Services at psychservices@usopc.org or (719) 866-2388.

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* Out of network providers that charge more than UMR allows for these services will be subject to further review and an appeal may be required for full reimbursement. Mental performance is not covered by EAHI.

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 access your UMR account online.

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TELEMEDICINE

Your EAHI plan also includes fast, convenient 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.

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, and increasing your out-of-pocket maximum in certain situations.

HEALTH INSURANCE COSTS

As an athlete, the monthly cost for your EAHI plan is **100% paid by the USOPC at no cost to you**. Dependents are only eligible for health insurance, not additional benefits such as the USOP Medical Network or global travel insurance.

DEPENDENT COVERAGE

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

COVERAGE LEVEL	MONTHLY COST
Athlete + Spouse/Domestic Partner	$198.00
Athlete + Child(ren)	$165.00
Athlete + Family	$216.00

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 may result in the loss of dependent coverage, which will end at the end of the month in which the last payment was received.

If a payment is missed, you will receive an email notifying you that the next month's withdrawal will include the current amount plus any missed payments. Dependents will be removed if three consecutive payments are missed, and the USOPC will invoice you for any unpaid amounts.

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 team at athletehealthcare@usopc.org:

1. Completed change form. (*Scan the QR code or access the dependent change 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. (*Access the form by scanning the QR code or open dependent proof form*.)
3. Bank authorization form and a picture of a voided check or a form from your bank with the same information. (*Access the form by scanning the QR code or open the bank 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 team at athletehealthcare@usopc.org. Coverage will end at the end of the month in which the request was submitted.

TAX INFORMATION

According to Internal Revenue Service (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 2025:

COVERAGE LEVEL	MONTHLY BENEFIT VALUE	MONTHLY AMOUNT PAID BY THE ATHLETE	MONTHLY TAXABLE AMOUNT	ANNUAL TAXABLE AMOUNT
Athlete Only	$859.96	$0.00	$859.96	$10,319.52
Athlete + Spouse/ Domestic Partner	$1,650.15	$198.00	$1,452.15	$17,425.80
Athlete + Child(ren)	$1,661.62	$165.00	$1,496.62	$17,959.44
Athlete + Family	$3,064.56	$216.00	$2,848.56	$34,182.72

Please visit the Internal Revenue Service website or scan the QR code for more information about the 1099-MISC form.

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TAX RESOURCES

The USOPC Athlete Services Department provides access to virtual tax support for athletes. For more information, visit Agora, USOPC Tax Support webpage, or email athleteservices@usopc.org with any questions.

To be eligible for these services, athlete income must be $64,000 or less. Additionally, the advisors will not be able to provide services if athletes have invested in Cryptocurrency.

ENDING EAHI COVERAGE

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

1. Self-Removal or Retirement:
   - Log in to Agora and choose self-removal from EAHI
   - Termination is effective the 1st of the month following removal from the portal (e.g., portal removed April 8th will have a termination date of May 1st). **You will continue to be eligible for the USOP Medical Network and Medical Assistance Fund for six months from your final enrollment date.**
2. Loss of Eligibility:
   - The EAHI 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). **You will continue to be eligible for the USOP Medical Network and Medical Assistance Fund for six months from your termination date, in accordance with the respective eligibility policies.**
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 emailed April 8th will have a termination date of June 1st).

TEMPORARY CONTINUANCE PLAN

To bridge the gap between EAHI 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 EAHI termination. Self-enrollment in the EAHI continuance plan will have no impact on the six-month extended eligibility of the Medical Assistance Fund or Medical Network. **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.
- To contact WEX, call 866-451-3399 or visit the WEX website.
- 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	$ 859.96
– Athlete + Spouse/Domestic Partner	$ 1,650.15
– Athlete + Child(ren)	$ 1,661.62
– Athlete + Family	$ 3,064.56

TIP: Ensure your mailing and email addresses are up to date so you are receiving important benefits information by confirming to athletehealthcare@usopc.org.

SPORT INJURIES

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 USOP Training Center or site
- An acute injury becomes chronic after 12 months.

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

For athletes enrolled in EAHI, 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. **Please note - athletes competing professionally outside of their NGB's sanctioned training and events need to ensure that they have medical insurance coverage to help pay**

for the $25,000 sport injury deductible as NGB sport accident insurance plans will not cover injuries that occur while the athlete is competing outside of the NGB's sanctioned training and events. Reach out to your NGB for additional information on their sport accident insurance policy.

TIP: You can also access care through the U.S. Olympic & Paralympic (USOP) Medical Network for sport injuries. This option will cost you $0 to little out-of-pocket expense.

U.S. OLYMPIC & PARALYMPIC MEDICAL NETWORK

You may choose to seek care through the USOP Medical Network for chronic or acute injuries, including services such as advanced imaging, surgery and specialty injections, with limited to no out-of-pocket expenses. Please reference page 6 for more information.

EAHI & NGB SPORT ACCIDENT INSURANCE

1. Provider files claim with UMR through EAHI.
2. You complete an accident questionnaire via your UMR online account. You may also call UMR to provide the information.
3. UMR designates a claim as a sport injury and issues an explanation of benefits for that claim cost, which 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.

For additional guidance on sport injuries, please review the USOPC sport injury claim filing guidance document and contact the USOPC Athlete Healthcare Navigators.

TIP: If you are participating in a professional event, please contact your NGB in advance to determine if you will have access to insurance coverage for any potential sport-related injury.

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. The policy includes access to Estate Guidance Will Services.

MEDICAL ASSISTANCE FUND

The USOPC Medical Assistance Fund (MAF) supports medical costs incurred by elite 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, the U.S. Olympic & Paralympic Medical Network, and NGB sport accident policies or have had these resources deemed not applicable
- The athlete must be Healthcare Select eligible at time of the medical diagnosis or care.
- Incurred uncovered, out-of-pocket medical costs of at least $100 (annual maximum: $3,000 – subject to change). Please visit the MAF webpage to access the current policy or contact an Athlete Healthcare Navigator to learn more.

Costs associated with elective procedures that are not medically necessary, non-emergent 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 in Athlete 360. For more information, visit the MAF webpage.

ATHLETE PREGNANCY SUPPORT & RESOURCES

The USOPC offers several pregnancy and postpartum resources to support female athletes on the EAHI plan. Maternity services are covered at 90% for in-network providers, and 70% after deductible for out-of-network providers on the EAHI plan. Routine pre-natal care is covered at 100% after deductible is met for in-network providers and 70% for out-of-network providers.

If an athlete who is enrolled in EAHI and/or receiving 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, please email a USOPC Athlete Healthcare Navigator: athletehealthcare@usopc.org.

Additional EAHI resources include:

- Dependent coverage
- Infertility benefits
- Lactation resources, including breast pumps and consultants
- Pelvic floor therapy — Designated lactation areas are also available at the Colorado Springs and Lake Placid Olympic & Paralympic Training Centers

For more information on coverage and benefits, please consult the SPD in the UMR portal or email a USOPC Athlete Healthcare Navigator at athletehealthcare@usopc.org.

AGORA

For a full overview of USOPC resources and benefits available to you, including EAHI and healthcare, visit Agora – the USOPC's digital platform with centralized and convenient access to your benefits information.

Contact athleteservices@usopc.org if you have issues logging into or creating an account.

PSYCHOLOGICAL SERVICES RESOURCES

TEAM USA PSYCHOLOGICAL SERVICES SUPPORT LINE
(719) 866-CALL (2255)

The USOPC has contracted with a nationwide call center to create a confidential psychological services 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 psychological services anywhere in the world.

USOPC MENTAL HEALTH AND MENTAL PERFORMANCE DIRECTORY

The USOPC Mental Health Registry can be found on the Team USA Psychological Services Hub at the Psych Services webpage. 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 Psychological Services at psychservices@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 the eHome Counseling website.

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

SAFESPORT HELPLINE

(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.

HEALTH INSURANCE PLAN (UMR)

Unlimited $0 Mental Health Outpatient Office Visits

Your health insurance plan through UMR 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 the Psychological Services webpage or contact USOPC Psychological Services at psychservices@usopc.org or (719) 866-2388.

* Out of network providers that charge more than UMR allows for these services will be subject to further review and an appeal may be required for full reimbursement.

MENTAL HEALTH ASSISTANCE FUND

In our commitment to protecting the psychological well-being 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, the U.S. Olympic & Paralympic Medical Network, and USOPC Psychological Services 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 one year 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 visiting Athlete 360.

For questions about the MHAF, contact USOPC Psychological Services at MHAF@usopc.org or (719) 866-2388 or visit the Psych Services webpage.

STILL HAVE QUESTIONS?

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

- Navigating claims processing and appeals
- Guiding you through the sport injury Coordination of Benefits process
- Assisting with health insurance literacy
- Linking you to the USOP Medical Network, Contact Lens Program, Volunteer Dental Program, Medical Assistance Fund and other USOPC resources
- Being your first point of contact for Athlete Healthcare Benefits and connecting you to additional resources specific to your needs.

To connect with an athlete healthcare navigator, contact them at (800) 933-4473 or athletehealthcare@usopc.org

BENEFITS GUIDE TERMS & GLOSSARY

Advanced Imaging: *Special diagnostic tests that allow for visualization of the internal organs and structures of the body (i.e., Magnetic Resonance Imaging (MRI), computed tomography (CT scan), ultrasound, etc.).*

Balance Billing: *The difference between what an out-of-network provider charges for a service and what UMR (United Medical Resources) pays the provider for the service. The provider may bill you the difference for certain services, increasing your out-of-pocket expense.*

Chronic Injury: *An injury that develops over time and often is not tied to a specific date or time. An acute injury becomes chronic after 12 months.*

Coinsurance: *A percentage of a health care cost—such as 20 percent—that the covered athlete pays. This continues until the out-of-pocket maximum is reached. The amount differs for in-network and out-of-network providers.*

Copay(ment): *The fixed dollar amount—such as $25 for each doctor visit—that the covered athlete pays for medical services or prescriptions. This continues until the out-of-pocket maximum is reached.*

Dependent: *A dependent is a person who is eligible for coverage under a policyholder's health insurance coverage. (Typically, a spouse, domestic partner, child, etc.)*

Deductible: *The amount an athlete pays each calendar year before EAHI starts to share the costs. (This only applies to out-of-network care and sport injuries.)*

Diagnostic Services: *Tests or procedures required for the detection, identification, and treatment of a medical condition (i.e., x-rays, ultrasounds, blood draws, psychological testing, MRI, biopsies, lab work, etc.).*

Durable Medical Equipment (DME): *Equipment and supplies ordered by a health care provider for everyday or extended use. Coverage for DME may include oxygen equipment, wheelchairs, crutches, or blood testing strips for diabetics.*

Formulary (Prescription Drugs): *A list of prescription drugs covered by the health plan, often structured in tiers that subsidize low-cost generics at a higher percentage than more expensive brand-name or specialty drugs.*

Inpatient Care: *Services provided when an athlete is registered as a bed patient in a health care facility, such as a hospital.*

In-Network Provider: *A health care provider that has a contract with your health insurance plan to provide health care services to its plan members at a pre-negotiated rate.*

Medical Necessity: *Health care services or supplies needed to prevent, diagnose, or treat an illness, injury, condition, disease, or its symptoms and that meet accepted standards of medicine.*

Non-Formulary (Prescription Drugs): *A medication that is not included on Express Script's formulary list (list of covered medications).*

Outpatient Care: *A service or treatment that does not require hospitalization or overnight medical stay. Also called ambulatory care.*

Out-of-Pocket Maximum: *The maximum amount of money an athlete will 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.*

Out-of-Network Provider: *Physicians, hospitals, and other healthcare providers who are not contracted with a particular health insurance plan.*

Premium: *The amount paid by the athlete to be covered by the EAHI plan. If an athlete has dependents enrolled in the EAHI plan, this premium is paid monthly.*

Preventative Care: *Routine health care that includes screenings, check-ups, and patient counseling to prevent illnesses, disease, or other health problems.*

Pre-Authorization: *The process by which a plan member or their doctor gets approval from their health plan before the member undergoes a course of care, such as a hospital admission or a complex diagnostic test. Also called prior authorization.*

Primary Care Physician: *The physician you choose to be your primary source for medical care. Your Primary Care Physician (PCP) coordinates all your medical care, including hospital admissions and referrals to specialists.*

Provider: *A licensed health care facility, program, agency, doctor, or health professional that delivers health care services.*

Referral: *Written authorization from an athlete's primary care physician (PCP) to receive care from a different contracted doctor, specialist, or facility.*

Retail (Health) Clinic: *Health center located within a retail store, grocery store or pharmacy where you can receive low-cost, basic healthcare services such as vaccinations, preventative care, and physicals (i.e., MinuteClinic [CVS], Target Clinics, Little Clinics [Kroger], etc.).*

Specialist: *A physician who focuses on a specific area of medicine or a group of patients to diagnose, manage, prevent, or treat certain types of symptoms and conditions (i.e., dermatologists, family medicine physicians, pediatricians, etc.).*

Specialty Drug: *A high-cost prescription drug used to treat complex, chronic health conditions such as cancer, rheumatoid arthritis, and multiple sclerosis.*

Sport Accident Insurance: *Insurance carried by an athlete's National Governing Body to cover sport injuries and accidents. 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.*

Sport Injury: *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.*

Tax Form 1099-MISC: *An information return that tells the IRS (Internal Revenue Services) and other government agencies that the person named in the form has received taxable payments during the year.*

Teladoc: *Telemedicine platform with access to 24/7 virtual healthcare for general health care issues. Teladoc services also include dermatology and behavioral health.*

Temporary Continuance Plan: *A temporary medical insurance plan an athlete can purchase to bridge the gap between EAHI and other personal medical insurance upon termination from the EAHI plan. An athlete may be covered for up to 12 months and must cover the entire cost of continuation insurance at their own expense.*

Urgent Care: *Care for an illness, injury, or condition serious enough that a reasonable person would seek care right away, but not so severe it requires emergency room care.*

USOP Medical Network: *Network of leading medical providers who provide specialized care, including sport injuries, at little-to-no cost for EAHI enrolled and eligible athletes. (Formerly known as the National Medical Network)*

We are committed to improving accessibility. If you encounter any accessibility issues while using this guide, please contact our team at athletehealthcare@usopc.org.

We will work to find solutions and ensure that all users can access the information they need.

SELF-ADVOCACY CHECKLIST

When receiving medical care, you can take proactive steps to help you better understand your options and navigate the healthcare system with confidence. Follow this checklist to support your healthcare experience.

1. Open Communication with Healthcare Providers
   - Ask questions and express concerns.
   - Notify your care team about equipment or accessibility needs, cultural or religious preferences, and other personal considerations.
   - Request clear explanations of your diagnosis, treatment options, and potential side effects.
   - Be an active participant in decision-making.

2. Maintain Organized Medical Records
   - Keep copies of imaging, test results, treatment plans, and relevant personal information.
   - Store key health information and documents together, especially if injured or ill during international travel or competition—organized records improve continuity of care and help providers make informed decisions quickly.

3. Prepare for Appointments
   - Write down your main concerns, symptoms, training limitations, questions and goals before the visit.
   - Bring a list of medications, supplements, and medical history to help your provider fully understand your situation and support your plan.

4. Understand Your Options
   - Ask for explanations in plain language.
   - Request all reasonable treatment pathways, including conservative, non-surgical or phased options. Discuss how each may affect training, travel, daily function, and competition.
   - Before starting any medication or supplement, check WADA and USADA resources for prohibited substances or Therapeutic Use Exemption (TUE) requirements.

5. Use your Support Network
   - Involve a trusted support person, such as a family member or athletic trainer, when it is helpful.
   - Reach out to a USOPC Athlete Healthcare Navigator if you need help understanding your options, coordinating care, or navigating benefits.

BENEFIT	IN-NETWORK (WHAT YOU'LL PAY)	OUT-OF-NETWORK (WHAT YOU'LL PAY)
GENERAL		
Deductible (per calendar year) Individual Family	 None None	 $1,000 $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 except for athletes competing professionally outside of their NGB's sanctioned training and events. See the Sport Injuries section of the Guide for additional information.		
Coinsurance	10% until out-of-pocket max is met	30% until out-of-pocket max is met
Out-of-Pocket Max Individual Family	 $1,500 $3,000	 $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
Scan the QR code or follow the link to learn more about preventive care services	(set PDF scale to 110% or higher to scan)	
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	
Occupational Therapy	$25 copay	30% after deductible
	Unlimited visits Medical necessity after 20 visits	

BENEFIT	IN-NETWORK (WHAT YOU'LL PAY)	OUT-OF-NETWORK (WHAT YOU'LL PAY)
THERAPY AND CHIROPRACTIC CARE, CONTINUED		
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 basic exam per year. Contact lens fitting appointments and comprehensive eye exams are out-of-pocket expenses. Only the basic eye exam is covered for $20.	

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www.usopc.org
www.usopc.org/athlete-healthcare