

MOST POPULAR OPTIONAL SUPPLEMENTAL MEMBERSHIP PRODUCTS

Gap some of your out-of-pocket medical expenses for accidents, critical illness, ER visits, Virtual Urgent Care, and more with UBA's most popular optional supplemental membership products that include Benefit Boost.[^]



To view full monthly plan cost breakdown, visit ubamembers.com.

\$10 monthly UBA Membership dues are required in addition to the monthly plan costs listed below.



COMPLEMENT CARE

Underwritten by Sirius America Insurance Company
\$35 Individual | \$70 Ind+1 | \$120 Family



GAP AME 10K+

Underwritten by Guarantee Trust Life Insurance Company
\$50 Individual | \$90 Ind+1 | \$120 Family



GAP 5000+

Underwritten by Sirius America Insurance Company
\$30 Individual | \$50 Ind+1 | \$70 Family



GAP+

Underwritten by United States Fire Insurance Company
\$40 Individual | \$60 Ind+1 | \$80 Family



GAP MAX+

Underwritten by United States Fire Insurance Company
\$60 Individual | \$105 Ind+1 | \$130 Family



SUPER GAP+

Underwritten by United States Fire Insurance Company
\$70 Individual | \$130 Ind+1 | \$150 Family



GAP EDGE+

Underwritten by Sirius America Insurance Company
\$65 Individual | \$125 Ind+1 | \$190 Family

View ubamembers.com for state availability, membership product cost breakdown, and plan Certificates of Insurance to view your state specific coverage details, terms, limitations, state variations, age limit maximums, and exclusions. Plans include insurance and non-insurance benefits. Underwriter listed above is for insurance benefits only.

[^]Complement Care does not include the non-insurance Benefit Boost services. All other + plans do include Benefit Boost.

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UBA

The most popular optional supplemental membership products are offered to members of United Business Association (UBA).

Various insurance companies have issued group insurance policies to the United Business Association, therefore; Membership is required for all plans that include group insurance. Membership dues are \$10 per month for the entire family and are in addition to the plan cost outlined on page 1. The most popular supplemental membership products were designed to enhance your membership and are not required to become a member of UBA.

To learn full details of the Most Popular Supplemental membership products, **go to ubamembers.com**. Below is a brief description of each UBA Gap plan. **For full details, limitations, exclusions, terms, and cost breakdown, review the Certificate of Insurance and the Member Guide.** The UBA Gap plans do not provide major medical or comprehensive medical coverage and is not designed to replace major medical insurance. Further, the insurance coverage is not minimum essential benefits as set forth under the Patient Protection and Affordable Care Act. **Coverage may vary or may not be available in all states.** Review the Certificate of Insurance for your state specific availability and variations.

PLANS	AME ¹	AD&D ²	CI ³	DOC VISITS ⁴	LABS ⁴	X-RAYS ⁴	DAILY HOSPITAL CONFINEMENT ⁴	ER VISITS ⁴
COMPLEMENT CARE				\$125				\$500
GAP AME 10K+	\$10,000	\$1,000						
GAP 5000+	\$5,000	\$2,500	\$5,000					
GAP+	\$5,000	\$2,500	\$5,000	\$125	\$75	\$75	\$500 up to 3 days	
GAP MAX+	\$10,000	\$5,000	\$25,000				\$500 up to 3 days	\$500
SUPER GAP+	\$25,000	\$5,000	\$25,000	\$125	\$75	\$75	\$500 up to 3 days	\$500
GAP EDGE+	\$25,000	\$5,000	\$25,000	\$125				\$500

¹ **AME** is Group Accident Insurance, Blanket Group Accident Insurance, or Group Accident Only Insurance: Group (GAP+, GAP MAX+, & SUPER GAP+) or Blanket Group (GAP 5000+ or Gap Edge+) or Group Accident Only (GAP AME 10K+) Accident Medical Expense Insurance.

² **AD&D** is Group Accident Insurance, Blanket Group Accident Insurance or Group Accident Only Insurance: Group (GAP+, GAP MAX+, & SUPER GAP+) or Blanket Group (GAP 5000+ or Gap Edge+) or Group Accident Only (Gap AME 10K+) Accidental Death & Dismemberment Insurance.

³ **CI** is either Group Critical Illness Insurance (Gap 5000+ or Gap Edge+) or Critical Illness Insurance Benefit of the Group Hospital Fixed Indemnity Insurance (GAP+, GAP MAX+, or SUPER GAP+). The benefit maximum amount is after first year from effective date. It pays less in the first year and coverage ends at age 65. (See Guide for details).

⁴ **Doc Visits, Labs, X-Rays, Daily Hospital Confinement & ER Visits** are Group Hospital Fixed Indemnity Insurance benefits (GAP+, GAP MAX+ & SUPER GAP+). Physician Office visit benefit, Laboratory Test Benefit & X-ray/Radiology Benefits all have up to 1 medically necessary visit and 1 wellness visit (depending on state availability). Wellness visit is not available in MI. Emergency Room Visits are up to 10 visits per covered member per year. Some states might vary in benefit coverage amounts or benefit coverage availability. Check the state specific Certificate of Insurance for your state variations of the Group Hospital Fixed Indemnity Insurance benefits offered in your plan. **Doc Visits & ER Visits for Complement Care and Gap Edge+** are Group Hospital Indemnity Insurance benefits. Physician & Urgent Care Visits for Complement Care are \$125 for up to 4 visits per covered person per year. Emergency Room Visits for Complement Care are \$500 for up to 2 visits per covered person per year.

GAP+, GAP MAX+ and SUPER GAP+ are underwritten by United States Fire Insurance Company.

COMPLEMENT CARE, GAP 5000+ & GAP EDGE+ are underwritten by Sirius America Insurance Company.

GAP AME 10K+ is underwritten by Guarantee Trust Life Insurance Company.