

# OPTIONAL SUPPLEMENTAL INSURANCE MEMBERSHIP PRODUCTS

FOR MEMBERS OF  
**UBA**

Gap some of your  
out-of-pocket  
medical expenses  
for accidents  
& critical illness  
with UBA's optional  
supplemental insurance  
membership products



To view full plan cost breakdown,  
visit [ubamembers.com](http://ubamembers.com).

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



## GAP

Underwritten by United States Fire Insurance Company  
\$20 Individual | \$40 Ind+1 | \$50 Family



## GAP 5000

Underwritten by Sirius America Insurance Company  
\$15 Individual | \$20 Ind+1 | \$30 Family



## GAP 10000

Underwritten by Sirius America Insurance Company  
\$20 Individual | \$30 Ind+1 | \$40 Family



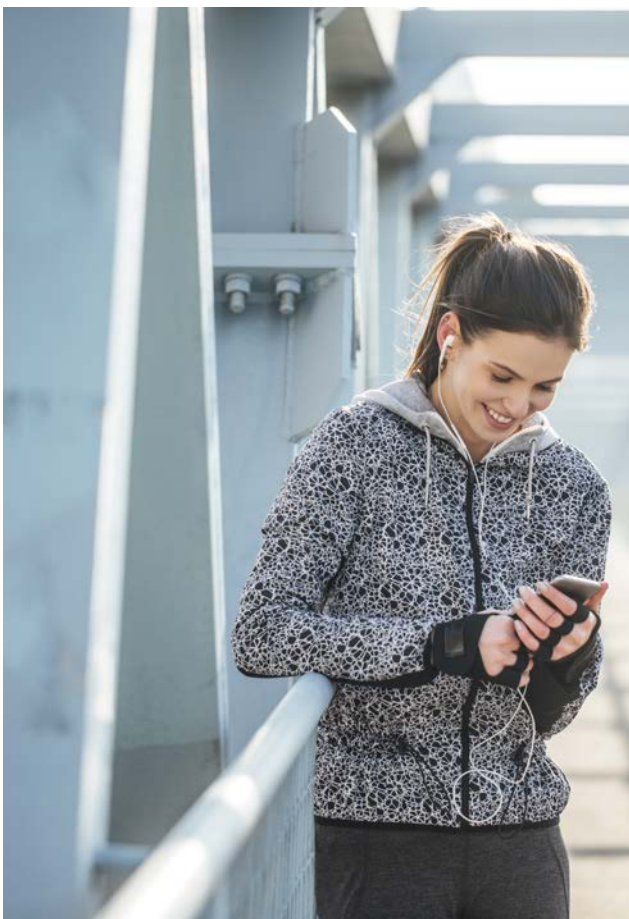
## GAP 25000

Underwritten by Sirius America Insurance Company  
\$30 Individual | \$55 Ind+1 | \$70 Family



## GAP TERM

Underwritten by Guarantee Trust Life Insurance Company  
\$12 Individual | \$20 Ind+1 | \$20 Family



View [ubamembers.com](http://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.

ENROLL ONLINE: [ubaapplication.com](http://ubaapplication.com)

CONTACT AGENT:

NAME  
PHONE#  
EMAIL



## UBA

The optional supplemental insurance 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 optional supplemental insurance membership products were designed to enhance your membership and are not required to become a member of UBA.

To learn full details of all Optional Supplemental Insurance membership products, [go to ubamembers.com](http://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 <sup>1</sup>	AD&D <sup>2</sup>	CI <sup>3</sup>	DOC VISITS <sup>4</sup>	LABS <sup>4</sup>	X-RAYS <sup>4</sup>	DAILY HOSPITAL CONFINEMENT <sup>4</sup>	TERM LIFE <sup>5</sup>
GAP	\$5,000	\$2,500	\$5,000	\$125	\$75	\$75	\$500 up to 3 days	
GAP 5000	\$5,000	\$2,500	\$5,000					
GAP 10000	\$10,000	\$5,000	\$10,000					
GAP 25000	\$25,000	\$5,000	\$25,000					
GAP TERM								\$10,000

<sup>1</sup> **AME** is Group or Blanket Group Accident Insurance:

Group (GAP) or Blanket Group (GAP 5000, GAP 10000 & GAP 25000) Accident Medical Expense Insurance.

<sup>2</sup> **AD&D** is Group or Blanket Group Accident Insurance:

Group (GAP) or Blanket Group (GAP 5000, GAP 10000, & GAP 25000) Accidental Death & Dismemberment Insurance.

<sup>3</sup> **CI** is either Group Critical Illness Insurance (Gap 5000, Gap 10000, & Gap 25000) or Critical Illness Insurance Benefit of the Group Hospital Fixed Indemnity Insurance (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).

<sup>4</sup> **Doc Visits, Labs, X-Rays, & Daily Hospital Confinement** are Group Hospital Fixed Indemnity Insurance benefits (GAP). Physician Office visit benefit, Laboratory Test Benefit & X-ray/Radiology Benefits all have 1 medically necessary visit and 1 wellness visit (depending on state availability). Wellness visit is not available in MI. 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

<sup>5</sup> **Term Life** is Group Term Life Insurance (Gap Term). Death benefits are subject to waiting period & attained age benefit reductions.

**GAP** is underwritten by United States Fire Insurance Company.

**GAP 5000, Gap 10000 and Gap 25000** are underwritten by Sirius America Insurance Company.

**GAP TERM** is underwritten by Guarantee Trust Life insurance Company

