

# AGENT PLAN OVERVIEW

SELECT BUTTON BELOW TO JUMP TO SECTION

SUPPLEMENTAL  
INSURANCE PLANS

BENEFIT BOOST  
STAND-ALONE PLANS

## UBA MEMBERSHIP

Lifestyle & business services, discounts & networking.  
Membership is **required** for all plans that include group insurance listed on this plan overview.

Available in all 50 U.S. states






Entire Family      \$10 per month

United Business Association (UBA)



View UBA membership guide:  
[https://www.ubamembers.com/sample\\_ubamembership.pdf](https://www.ubamembers.com/sample_ubamembership.pdf)

## DENTAL & VISION PLANS

 individual vision plans																																																																										
VSP IND VISION PLAN	UBA VISION	FCL DENTAL 3000	FCL DENTAL ORAQUEST DHMO	UBA DENTAL																																																																						
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<ul style="list-style-type: none"><li>- \$15 copay wellvision exams (every 12 months)</li><li>- \$25 copay prescription glasses (every 12 months)</li><li>- Additional Savings</li></ul> <p><b>DOES NOT REQUIRE UBA MEMBERSHIP TO ENROLL</b></p>	<ul style="list-style-type: none"><li>- In-Network \$10 well vision exam (every 12 months)</li><li>- \$25 copay</li><li>- \$130 Frame allowance</li><li>- Lens Enhancements</li><li>- Out-of-network coverage</li></ul> <p><i>REQUIRES A SSN ON APP</i></p>	<ul style="list-style-type: none"><li>- \$3000 annual max benefit</li><li>- \$25 copay per visit</li><li>- 100% Preventive</li><li>- 80% Basic</li><li>- 50% Major</li><li>- MAC plan</li></ul> <p>(12 month waiting period on Major services)</p>	<ul style="list-style-type: none"><li>- Dental HMO plan</li><li>- Must select Primary dentist</li><li>- \$9 copay per visit</li><li>- Pays a set amount based on procedure codes listed in cert schedule of benefits</li></ul>	<ul style="list-style-type: none"><li>- \$1000 annual max benefit</li><li>- 100% Preventive</li><li>- 70% Basic</li><li>- 50% Major</li><li>- In- or out-of network</li></ul> <p>(12 month waiting period on Major services)</p> <p><i>REQUIRES A SSN ON APP</i></p>																																																																						
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underwritten by: Vision Service Plan (VSP)	underwritten by: Renaissance Life & Health Insurance Company of America	underwritten by First Continental Life & Accident Insurance Company	underwritten by First Continental Life & Accident Insurance Company	underwritten by: Renaissance Life & Health Insurance Company of America																																																																						

TRU



## FEATURED PLANS

THE FIRST AND ONLY TRUE GAP COVERAGE SPECIFICALLY FOR YOUR ACA CLIENTS

State Availability: AL, AZ, CA, FL, GA, IL, IN, MI, OH, TN, TX & WY  
(IN will be available 11/1/24 with 1/1/25 edates)

Group Supplemental Medical Insurance  
underwritten by SiriusPoint America Insurance Company

### TRUGAP HOSPITAL

### TRUGAP COMPREHENSIVE

#### VIEW PLAN BROCHURE

#### VIEW PLAN BROCHURE

- \$7500 Benefit (2 per family)
- \$1000 deductible (2 per family)
- Inpatient Hospital ONLY
- 30 day waiting period
- Sickness & accidents
- Must be enrolled & maintain a Bronze ACA plan

- \$7500 Benefit (2 per family)
- \$1000 deductible (2 per family)
- Inpatient & Outpatient
- 30 day waiting period
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Under Age 55	Plan Cost
Ind	\$31.00
Ind+Sp	\$59.30
Ind+Child(ren)	\$55.49
Family	\$79.64

Under Age 55	Plan Cost
Ind	\$134.19
Ind+Sp	\$256.72
Ind+Child(ren)	\$240.23
Family	\$344.75







Age 55+	Plan Cost
Ind	\$46.49
Ind+Sp	\$92.06
Ind+Child(ren)	\$59.88
Family	\$101.62

Age 55+	Plan Cost
Ind	\$201.28
Ind+Sp	\$398.54
Ind+Child(ren)	\$259.24
Family	\$439.92

*Plan Cost above does NOT include the required \$10 per month UBA membership dues. All plan costs above are monthly.*

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This is a very brief high-level overview of the plans offered. Benefits & coverage may not be available in all states. Review the certificate of insurance for state specific coverage details. Make sure you present correct state specific coverage to potential members.

UBA ACCIDENT	GAP 5000	GAP 10000	GAP 25000	COMPLEMENT CARE	GAP TERM																																																
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<div>- \$25,000 AME</div> <div>- \$5,000 AD&amp;D</div>	<div>- \$5,000 AME</div> <div>- \$2,500 AD&amp;D</div> <div>- \$5,000 CI (\$1000 in 1st yr)</div>	<div>- \$10,000 AME</div> <div>- \$5000 AD&amp;D</div> <div>- \$10,000 CI (\$1000 in 1st year)</div>	<div>- \$25,000 AME</div> <div>- \$5,000 AD&amp;D</div> <div>- \$25,000 CI (\$2500 in 1st yr)</div>	<div>- \$125 Doc Office / Urgent Care (4 visits per covered person per year)</div> <div>- \$500 ER Visits (2 visits / covered person per year)</div>	<div>- \$10,000 death benefit - primary</div> <div>- 50% of Primary benefit - spouse</div> <div>- 25% of Primary benefit - child</div> <div>(subject to waiting period &amp; attained age benefit reduction)</div>																																																
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GAP AME 10K+	UBA ACCIDENT+	GAP CI25K+	GAP 5000+	GAP+	GAP EDGE+	GAP 5+																																																						
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^1 Medically Necessary Visit & 1 Wellness Visit (Wellness visit NOT available in MI). | \* Gap Edge+ Doc & Urgent Care Visits - 4 visits per covered person per year & Emergency Room visits are 2 visits per covered person per year.



# AGENT PLAN OVERVIEW

## Stand-alone a la carte health & wellness services

State Availability: All 50 U.S. states  
(except SML Dental Discounts is not available in AK, CT, IA, MA, RI, UT, VT & WA)  
*All plans below are non-insurance plans and do not require an insurance license to market.*

Also available is the **FREE** Paramount RX and Pet Prescription Discount Card

- Prescription discounts up to 40% off generic & up to 15% off brand
- Available in all 50 U.S. States.

### NEW PLANS

HC2U DPCvalue	HC2U DPCplus	HC2U DPCadvantage	LYRIC HEALTH VIRTUAL VISITS	LYRIC HEALTH VIRTUAL PRIMARY CARE	BENEFIT BOOST VITAMINS	SML DENTAL DISCOUNTS	BENEFIT BOOST 1.0	BENEFIT BOOST 2.0																																																																					
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<div><div><div>- \$25 Access fee for In-Office Dr Visit</div><div>- \$50 Access fee for In-Facility Urgent Care</div><div>- \$0 Accesss Fee for Virtual Primary Care</div><div>- Must call in to Patient Advocacy Line (PAL) to schedule appointment</div><div>No Walk-ins allowed</div><div>(Annual Physical &amp; 4 labs are not included in DPC Value Plan. Visits are unlimited)</div></div></div>	<div><div><div>- \$10 Access fee for In-Office Dr Visit</div><div>- Annual Physical &amp; labs</div><div>- \$25 Access fee for In-Facility Urgent Care</div><div>- \$0 Accesss Fee for Virtual Primary Care</div><div>- Must call in to Patient Advocacy Line (PAL) to schedule appointment</div><div>No Walk-ins allowed</div><div>(Visits are unlimited &amp; there are 4 covered labs with annual physical)</div></div></div>	<div><div><div>- \$0 Access fee for In-office Dr Visits</div><div>- In-Facility Urgent Care</div><div>- Virtual Primary Care</div><div>- Annual Physical &amp; labs</div><div>- Must call in to Patient Advocacy Line (PAL) to schedule appointment</div><div>No Walk-ins allowed</div><div>(Visits are unlimited &amp; there are 4 covered labs with annual physical)</div></div></div>	<div><div><div>- \$0 Access fee for Virtual Urgent Care Visits &amp; Virtual Talk Therapy Visits</div><div>- Available 24/7/365</div><div>- Access to pay per session Virtual Psychology &amp; Virtual Psychiatry</div></div></div>	<div><div><div>- \$0 Access fee for Virtual Primary Care Visits</div><div>- Virtual Urgent Care Visits</div><div>- Virtual Talk Therapy Visits</div><div>- Wellness Labs</div><div>- Virtual Dermatology &amp; more</div><div>- FREE Paramount RX &amp; Pet RX Discount Card</div></div></div>	<div><div><div>- Adult Multi-Vitamin Gummies</div><div>- 90 day supply</div><div>- No cost for shipping</div><div>- Members can reorder</div></div></div>	<div><div><div>- Up to 15% to 50% savings per visit for discounts on dental services like:</div><div>Cleanings</div><div>Fillings</div><div>X-Rays and more</div><div>- Aetna Dental Access® Network</div></div></div>	<div><div><div>- Lyric Health Virtual Visits</div><div>- Virtual Urgent Care &amp; Virtual Talk Therapy</div><div>(see Lyric Virtual Visits for details)</div><div>- Free Adult Multi-Vitamins</div><div>- SML Dental Discounts</div><div>(see SML Dental Discounts for details)</div><div>- LifeLock discounts</div><div>- Paramount RX Discount card</div><div>- FamilySource® Resources</div></div></div>	<div><div><div>- Lyric Health Virtual Primary Care</div><div>(see Virtual Primary Care for details)</div><div>- Free Adult Multi-Vitamins</div><div>- SML Dental Discounts</div><div>(see SML Dental Discounts for details)</div><div>- LifeLock discounts</div><div>- Paramount RX Discount card</div><div>- FamilySource® Resources</div></div></div>																																																																					
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