

SUPPLEMENTAL GAP

COMPLEMENT CARE



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GET MORE WITH SUPPLEMENTAL GAP

# The Best Solutions to Help Fill the Gaps

Supplemental gap insurance plans serve as a financial safeguard against some unexpected medical expenses. They are designed to provide limited coverage to help cover some out-of-pocket costs not fully addressed by traditional health insurance, such as high deductibles and out-of-network charges.

By filling the gap between primary insurance and actual costs, these supplemental gap plans help alleviate the financial burden of specific medical treatments. This type of coverage helps ensure that individuals and families are better protected from escalating healthcare costs, allowing them to focus on recovery, thus maintaining financial stability during health crises.



#### **DOCTOR AND URGENT CARE VISITS**

\$125 Physician Office or Urgent Care Visit\*

(up to 4 visits per covered person per coverage year)



#### **EMERGENCY ROOM VISITS**

\$500 Emergency Room Visit\*

(up to 2 visits per covered person per coverage year)



### **Group Hospital Indemnity Insurance**

Group Hospital Indemnity Insurance is underwritten by SiriusPoint America Insurance Company

Coverage ends when member turns 65.

For all group insurance benefits, members are required to submit a claim form.

\*See page 2 for Certificates of Insurance for state specific details, definitions, terms, conditions, and limitations, coverage may not be available or may vary by state.

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# Importance of Reviewing Your State-Specific Certificate of Insurance



When considering supplemental gap insurance plans, it is crucial for members to thoroughly review their state-specific Certificate of Insurance. Doing so ensures a comprehensive understanding of the schedule of benefits, definitions, terms, limitations, and exclusions that apply specifically to their state. Coverage details can vary significantly from one state to another in some cases, certain coverages may not be available at all. By familiarizing yourself with this document, members can gain clarity on how their group insurance will function, ensuring they are well-informed about the scope and limitations of their coverage. This proactive approach is vital for making informed decisions and maximizing the benefits of their group insurance plan.

STATE	LINK TO DOWNLOAD CERTIFICATE OF INSURANCE & UBA GUIDE
ALABAMA	https://www.ubamembers.com/certs_complementcare_AL.pdf
ARKANSAS	https://www.ubamembers.com/certs_complementcare_AR.pdf
ARIZONA	https://www.ubamembers.com/certs_complementcare_AZ.pdf
CALIFORNIA	https://www.ubamembers.com/certs_complementcare_CA.pdf
COLORADO	https://www.ubamembers.com/certs_complementcare_CO.pdf
DELAWARE	https://www.ubamembers.com/certs_complementcare_DE.pdf
DISTRICT OF COLUMBIA	https://www.ubamembers.com/certs_complementcare_DC.pdf
FLORIDA	https://www.ubamembers.com/certs_complementcare_FL.pdf
GEORGIA	https://www.ubamembers.com/certs_complementcare_GA.pdf
ILLINOIS	https://www.ubamembers.com/certs_complementcare_IL.pdf
INDIANA	https://www.ubamembers.com/certs_complementcare_IN.pdf
KENTUCKY	https://www.ubamembers.com/certs_complementcare_KY.pdf
LOUISIANA	https://www.ubamembers.com/certs_complementcare_LA.pdf
MICHIGAN	https://www.ubamembers.com/certs_complementcare_MI.pdf
MISSISSIPPI	https://www.ubamembers.com/certs_complementcare_MS.pdf
MISSOURI	https://www.ubamembers.com/certs_complementcare_MO.pdf
MONTANA	https://www.ubamembers.com/certs_complementcare_MT.pdf
NEBRASKA	https://www.ubamembers.com/certs_complementcare_NE.pdf
NEVADA	https://www.ubamembers.com/certs_complementcare_NV.pdf
NORTH CAROLINA	https://www.ubamembers.com/certs_complementcare_NC.pdf
NORTH DAKOTA	https://www.ubamembers.com/certs_complementcare_ND.pdf
OHIO	https://www.ubamembers.com/certs_complementcare_OH.pdf
OKLAHOMA	https://www.ubamembers.com/certs_complementcare_OK.pdf
RHODE ISLAND	https://www.ubamembers.com/certs_complementcare_RI.pdf
SOUTH CAROLINA	https://www.ubamembers.com/certs_complementcare_SC.pdf
TENNESSEE	https://www.ubamembers.com/certs_complementcare_TN.pdf
TEXAS	https://www.ubamembers.com/certs_complementcare_TX.pdf
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WEST VIRGINIA	https://www.ubamembers.com/certs_complementcare_WV.pdf
WISCONSIN	https://www.ubamembers.com/certs_complementcare_WI.pdf
WYOMING	https://www.ubamembers.com/certs_complementcare_WY.pdf
UBA Membership Guide	https://www.ubamembers.com/sample_ubamembership.pdf



# THE HOSPITAL INDEMNITY COVERAGE INCLUDED IN THE PLAN PROVIDES LIMITED BENEFITS PLEASE READ THE FOLLOWING NOTICE ABOUT THIS POLICY:

### IMPORTANT: This is a fixed indemnity policy, NOT health insurance.

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

# Looking for comprehensive health insurance?

- Visit **Healthcare.gov** or call **1-800-318-2596** (TTY: 1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

# Questions about this policy?

- For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website (naic.org) under "Insurance Departments."
- If you have this policy through your job, or a family member's job, contact the employer.





Individual - \$35 per month\*

Individual+1 - \$70 per month\*

Family - \$120 per month\*

### IMPORTANT ADDITIONAL DISCLAIMERS FOR THIS MEMBERSHIP PLAN AND FLYER

\*The following monthly insurance rates apply to coverage underwritten by SiriusPoint America Insurance Company<sup>1</sup>. Your overall total association membership dues for the optional supplemental Complement Care plan also include these monthly insurance rates: ¹Group Hospital Indemnity Insurance: \$10.85 (Member), \$23.44 (Member+1), \$36.73 (Family). The Complement Care membership plan also includes costs for agent compensation and administration.

SiriusPoint America Insurance Company does not offer and is not affiliated with the additional non-insurance services and discount programs offered in connection with membership in the United Business Association (UBA).

Read the Certificate(s) of Insurance carefully (you can select the link for your state specific certificate on page 2). This flyer is a brief description of various group association insurance membership products and is not an insurance contract, nor part of the Certificate of Insurance and is subject to the terms, conditions, limitations, and exclusions of the Blanket Group Policy and Certificate(s) of Insurance. Coverage may vary or may not be available in all states. You'll find complete coverage details in the Certificate(s) of Insurance. Blanket Group Accident Insurance and Group Critical Illness Insurance Policies are underwritten by SiriusPoint America Insurance Company, New York, NY. The insurance described in this document provides limited benefits. Limited benefit plans are insurance products with reduced benefits intended to help supplement comprehensive health insurance plans. The insurance coverage is not an alternative to comprehensive coverage. It does 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 for Group Hospital Indemnity Insurance is for member and eligible spouse between the ages of 18-64, and their enrolled dependent children. Benefit for Group Hospital Indemnity Insurance ends at age 65.

Membership plan cost for Complement Care does <u>not</u> include the separate \$10 UBA Membership dues. You must be a member of the United Business Association in order to purchase this membership plan. If there are any discrepancies between the description in this flyer and the Certificate, the Certificate will govern.

United Business Association, SiriusPoint America Insurance Company, and HealthyAmerica are separate legal entities and have sole financial responsibility for their own products.