



SUPPLEMENTAL GAP

GAP 25000 & BB 4.0



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<https://ubaapplication.com>

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.



BLANKET GROUP ACCIDENT INSURANCE

\$25,000 Accident Medical Expense*

(\$100 Deductible per accident)

\$5,000 Accidental Death & Dismemberment*

(see schedule of benefits for details)



GROUP CRITICAL ILLNESS INSURANCE

\$25,000 lump-sum benefit*

(after the first year from the effective date)

\$2,500 lump-sum benefit*

(within the first year from the effective date)

Critical Illness Coverage is for primary member and spouse only. Covered Critical Illnesses are the first diagnosis of a Heart Attack, Stroke or Invasive Cancer and Critical Illness coverage ends when the member turns 65.



BENEFIT BOOST 4.0[^]

HC2U Direct Primary Care Plus Tier[^]

(\$10 Access fee In-office Doctor Visits, \$25 Access Fee for In-Office Urgent Care & \$0 Access Fee for Virtual Visits)

Dental & Prescription Discounts,
Free Multi-Vitamins, and more![^]



Underwritten by

Blanket Group Accident Insurance and Group Critical Illness Insurance are underwritten by SiriusPoint America Insurance Company. For all group insurance benefits, members are required to submit a claim form. SiriusPoint America Insurance Company does not offer and is not affiliated with the additional non-insurance Benefit Boost services and discount programs offered in connection with membership in the United Business Association (UBA).

^{*}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.

[^]See page 3 for the non-insurance Benefit Boost 4.0 services details and a link to the brochure for full details, limitations, exclusions, and state availability for services.



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.

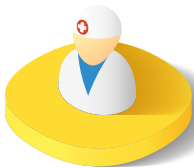
STATE	LINK TO DOWNLOAD CERTIFICATE OF INSURANCE, UBA GUIDE & BB 4.0 GUIDE
ALABAMA	https://www.ubamembers.com/certs_gap25000&BB4_AL.pdf
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WEST VIRGINIA	https://www.ubamembers.com/certs_gap25000&BB4_WV.pdf
WISCONSIN	https://www.ubamembers.com/certs_gap25000&BB4_WI.pdf
WYOMING	https://www.ubamembers.com/certs_gap25000&BB4_WY.pdf
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Benefit Boost 4.0 Guide	https://www.ubamembers.com/sample_bb4_UBA.pdf

BENEFIT BOOST 4.0

THE POWER OF Beyond Insurance

Enhancing Your Membership Experience with Innovative Non-insurance Benefits

In today's fast-paced world, having a reliable insurance plan is crucial, but **what if your membership could offer more than just traditional coverage?** Enter **Benefit Boost 4.0**, a suite of non-insurance services designed to elevate your overall membership experience beyond Insurance. This innovative package included in your supplemental membership plan provides access to a variety of invaluable resources, including Healthcare2U's Direct Primary Care Plus Tier services. These services encompass In-Office Doctor Visits (\$10 Access Fee per visit), In-Office Urgent Care visits (\$25 Access Fee per visit), or Virtual Primary Care doctor visits (\$0 Access per Visit), and an annual physical with 4 labs (\$10 Access Fee per visit), all accessible by calling one convenient phone number—HC2U's Patient Advocacy Line (PAL). The PAL sets up your appointments, allowing you to pay a low access fee for care at your appointment, ensuring a hassle-free healthcare membership with no claim forms. Additionally, members enjoy dental and prescription discounts, making essential healthcare more affordable. Embrace a holistic approach to wellness with complimentary multi-vitamin gummies available with reorders, and safeguard your personal information with identity theft protection discounts. Plus, access valuable resources and support for everyday challenges with FamilySource®. With Benefit Boost 4.0, members have access to **a comprehensive membership experience that goes beyond traditional insurance boundaries**, empowering you to live a healthier, more secure life.



Healthcare2U DPC Plus



SML Dental Discounts



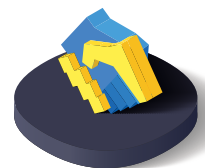
Paramount RX® Discounts



Multi-Vitamin Gummies



LifeLock™ Identity Theft Discounts



FamilySource®

SiriusPoint America Insurance Company does not offer and is not affiliated with the additional non-insurance Benefit Boost services and discount programs offered in connection with membership in the United Business Association (UBA). All services in Benefit Boost 4.0 are not insurance and may not be available in all states.

For Benefit Boost 4.0 details, limitations, exclusions, state availability, and disclosures, please review the brochure at https://www.ubamembers.com/sample_bb4_UBA.pdf.



Individual - \$120 per month*	Ind+Sp - \$220 per month*	Ind+Child(ren) - \$240 per month*	Family - \$320 per month*
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IMPORTANT ADDITIONAL DISCLAIMERS FOR THIS MEMBERSHIP PLAN AND FLYER

*The following monthly insurance rates apply to coverage underwritten by SiriusPoint America Insurance Company¹. Your overall total association membership dues for the optional supplemental Gap 25000 & BB4.0 membership plan also include these monthly insurance rates: ¹Blanket Group Accident Insurance: \$8.54(Member), \$17.07 (Member+1), \$32.18 (Family) and ¹Group Critical Illness Insurance: \$15.45 (Member), \$30.90 (Member+Spouse). The Gap 25000 & BB4.0 membership plan also includes costs for Benefit Boost 4.0, agent compensation and administration.

SiriusPoint America Insurance Company does not offer and is not affiliated with the additional non-insurance Benefit Boost 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 Critical Illness is for Member and eligible Spouse between the ages of 18-64. Benefit for Group Critical Illness Insurance ends at age 65. Group Critical Illness Insurance Benefit Maximum is reduced if the first diagnosis occurs in the first year from the effective date (see Schedule of Benefits in Certificate of Insurance). Membership plan cost for Gap 25000 & Benefit Boost 4.0 does not include the separate \$10 UBA Membership dues. You must be a member of the United Business Association in order to purchase this 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.

