



SUPPLEMENTAL GAP

GAP 25000



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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.



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.



Underwritten by

Blanket Group Accident Insurance and Group Critical Illness Insurance are underwritten by SiriusPoint America Insurance Company

Critical Illness benefit 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 AND UBA GUIDE
ALABAMA	https://www.ubamembers.com/certs_gap25000_AL.pdf
ARKANSAS	https://www.ubamembers.com/certs_gap25000_AR.pdf
ARIZONA	https://www.ubamembers.com/certs_gap25000_AZ.pdf
CALIFORNIA	https://www.ubamembers.com/certs_gap25000_CA.pdf
COLORADO	https://www.ubamembers.com/certs_gap25000_CO.pdf
DELAWARE	https://www.ubamembers.com/certs_gap25000_DE.pdf
DISTRICT OF COLUMBIA	https://www.ubamembers.com/certs_gap25000_DC.pdf
FLORIDA	https://www.ubamembers.com/certs_gap25000_FL.pdf
GEORGIA	https://www.ubamembers.com/certs_gap25000_GA.pdf
ILLINOIS	https://www.ubamembers.com/certs_gap25000_IL.pdf
INDIANA	https://www.ubamembers.com/certs_gap25000_IN.pdf
KANSAS	https://www.ubamembers.com/certs_gap25000_KS.pdf
KENTUCKY	https://www.ubamembers.com/certs_gap25000_KY.pdf
LOUISIANA	https://www.ubamembers.com/certs_gap25000_LA.pdf
MICHIGAN	https://www.ubamembers.com/certs_gap25000_MI.pdf
MISSISSIPPI	https://www.ubamembers.com/certs_gap25000_MS.pdf
MISSOURI	https://www.ubamembers.com/certs_gap25000_MO.pdf
NEBRASKA	https://www.ubamembers.com/certs_gap25000_NE.pdf
NEW JERSEY	https://www.ubamembers.com/certs_gap25000_NJ.pdf
NEVADA	https://www.ubamembers.com/certs_gap25000_NV.pdf
NORTH CAROLINA	https://www.ubamembers.com/certs_gap25000_NC.pdf
NORTH DAKOTA	https://www.ubamembers.com/certs_gap25000_ND.pdf
OHIO	https://www.ubamembers.com/certs_gap25000_OH.pdf
OKLAHOMA	https://www.ubamembers.com/certs_gap25000_OK.pdf
RHODE ISLAND	https://www.ubamembers.com/certs_gap25000_RI.pdf
TENNESSEE	https://www.ubamembers.com/certs_gap25000_TN.pdf
TEXAS	https://www.ubamembers.com/certs_gap25000_TX.pdf
VIRGINIA	https://www.ubamembers.com/certs_gap25000_VA.pdf
WEST VIRGINIA	https://www.ubamembers.com/certs_gap25000_WV.pdf
WISCONSIN	https://www.ubamembers.com/certs_gap25000_WI.pdf
WYOMING	https://www.ubamembers.com/certs_gap25000_WY.pdf
UBA Membership Guide	https://www.ubamembers.com/sample_ubamembership.pdf

BENEFITS OF MEMBERSHIP IN UNITED BUSINESS ASSOCIATION (UBA)

Joining the United Business Association means becoming part of a community that is dedicated to the success of small businesses. Members benefit from better availability of essential programs, competitive discounts, and a supportive network that champions their growth.

By coming together, UBA members can achieve more collectively than they could individually, ensuring a brighter future for small businesses nationwide.

Robust Association Membership Packages

UBA offers comprehensive membership packages designed to meet the diverse needs of small businesses and individuals.

Whether you're looking for services geared toward enhancing your business journey, safeguard your health and wellbeing, or help protect you against unexpected out-of-pocket medical expenses, UBA has you covered.

Business and Lifestyle Benefits

UBA understands that running a small business involves more than just day-to-day operations. That's why membership includes **access to a range of business and lifestyle benefits**. These benefits are designed to support both professional growth and personal well-being, allowing members to balance their work and personal lives more effectively. For more information about UBA's Membership benefits, view the UBA Membership Guide.

Group Insurance Benefits

One of the key benefits of UBA membership is access to optional association group insurance benefits. Since 2003, UBA has partnered with insurance carrier partners to provide supplemental group limited benefit insurance policies. **As the master policyholder, UBA ensures that members have options to secure supplemental insurance coverage that meets their specific needs**, offering peace of mind and support when it's needed most.

Shared Business Knowledge & Networking

At the heart of UBA is the belief that "We are Better Together". This philosophy drives the organization's commitment to fostering **shared business knowledge among its members**. Through online resources, members can enhance their skills, stay informed about industry trends, and implement best practices to drive their businesses forward. **The United Business Association (UBA) is also deeply committed to promoting and supporting our member small businesses**. The association provides a platform to showcase your products and services to a diverse audience, enhancing your brand's recognition and potential for growth.

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

For UBA Membership details, services, discounts and disclosures, please review the brochure at https://www.ubamembers.com/sample_ubamembership.pdf.



Individual - \$30 per month*

Individual+1 - \$55 per month*

Family - \$70 per month*

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 membership plan also include these monthly insurance rates: 'Blanket Group Accident Insurance: \$8.54(Member), \$17.07 (Member+1), \$32.18 (Family) and 'Group Critical Illness Insurance: \$15.45 (Member), \$30.90 (Member+Spouse). The Gap 25000 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 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 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.

