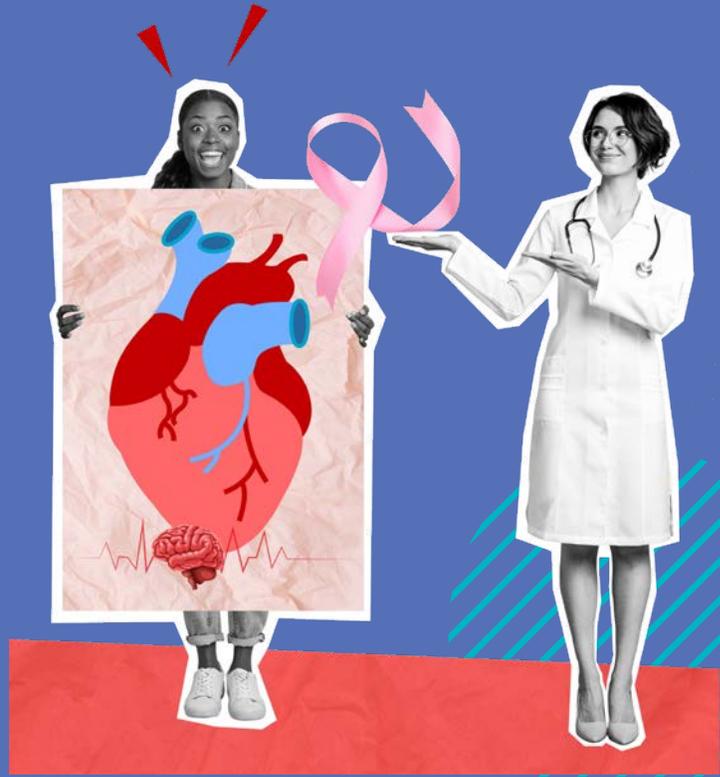




SUPPLEMENTAL GAP

GAP CI 25K & BB 1.0



CALL US NOW

866-438-4274



ENROLL NOW

<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.



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 Life-Threatening Cancer and Critical Illness benefit ends when member turns 65.



BENEFIT BOOST 1.0[^]

\$0 Access Fee Lyric Health Virtual Visits[^]

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



Underwritten by

Group Critical Illness Insurance is underwritten by Windsor Life Insurance Company

For all group insurance benefits, members are required to submit a claim form. Windsor Life Insurance Company and Optimum Life Reinsurance 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 1.0 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 1.0 GUIDE
ARKANSAS	https://www.ubamembers.com/certs_gapci25k&BB1_AR.pdf
ARIZONA	https://www.ubamembers.com/certs_gapci25k&BB1_AZ.pdf
MISSISSIPPI	https://www.ubamembers.com/certs_gapci25k&BB1_MS.pdf
MISSOURI	https://www.ubamembers.com/certs_gapci25k&BB1_MO.pdf
OKLAHOMA	https://www.ubamembers.com/certs_gapci25k&BB1_OK.pdf
TEXAS	https://www.ubamembers.com/certs_gapci25k&BB1_TX.pdf
UBA Membership Guide	https://www.ubamembers.com/sample_ubamembership.pdf
Benefit Boost 1.0 Guide	https://www.ubamembers.com/sample_bb1-np_UBA.pdf



Links above in the PDF are clickable when connected to the internet.



BENEFIT BOOST 1.0

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 supplemental coverage?** Enter **Benefit Boost 1.0**, a suite of non-insurance services designed to elevate your overall membership experience beyond Insurance. This innovative package included in your membership plan provides access to a variety of invaluable resources, including Lyric Health Virtual Visits with a \$0 access fee for virtual urgent care visits and virtual talk therapy sessions, allowing you to prioritize your health and well-being from the comfort of your home. 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 1.0, members have access to **a comprehensive membership experience that goes beyond traditional insurance boundaries**, empowering you to live a healthier, more secure life.



Lyric Health Virtual Visits



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 1.0 are not insurance and may not be available in all states.

For Benefit Boost 1.0 details, limitations, exclusions, state availability, and disclosures, please review the brochure at https://www.ubamembers.com/sample_bb1-np_UBA.pdf.



Individual - \$50 per month*

Individual+Spouse - \$100 per month*

IMPORTANT ADDITIONAL DISCLAIMERS FOR THIS MEMBERSHIP PLAN AND FLYER

*The following monthly insurance rates apply to coverage underwritten by Windsor Life Insurance Company¹. Your overall total association membership dues for the optional supplemental Gap CI 25K & BB1.0 membership plan also include these monthly insurance rates: ¹Group Critical Illness Insurance: \$10.00 (Member), \$20.00 (Member+Spouse). The Gap CI 25K & BB1.0 membership plan also includes costs for Benefit Boost 1.0, agent compensation and administration.

Windsor Life 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 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. Group Critical Illness Insurance Policies are underwritten by Windsor Life Insurance Company, Dallas, TX. 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 CI 25K & Benefit Boost 1.0 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, Windsor Life Insurance Company, and HealthyAmerica are separate legal entities and have sole financial responsibility for their own products.

