

SUPPLEMENTAL GAP

GAP EDGE & BB 1.0



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866-438-4274



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https://ubaapplication.com



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.



Underwritten by

Blanket Group Accident Insurance, Group Critical Illness Insurance, and Group Hospital Indemnity Insurance are all underwritten by SiriusPoint America Insurance Company

Group Critical Illness and Group Hospital Indemnity benefit ends when member turns 65.

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).





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.



GROUP HOSPITAL INDEMNITY INSURANCE

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)



BENEFIT BOOST 1.0[^]

\$0 Access Fee Lyric Health Virtual Visits^
(Virtual Urgent Care & Talk Therapy Visits)

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

*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
ALABAMA	https://www.ubamembers.com/certs_gapedge&BB1_AL.pdf
ARKANSAS	https://www.ubamembers.com/certs_gapedge&BB1_AR.pdf
ARIZONA	https://www.ubamembers.com/certs_gapedge&BB1_AZ.pdf
CALIFORNIA	https://www.ubamembers.com/certs_gapedge&BB1_CA.pdf
COLORADO	https://www.ubamembers.com/certs_gapedge&BB1_CO.pdf
DELAWARE	https://www.ubamembers.com/certs_gapedge&BB1_DE.pdf
DISTRICT OF COLUMBIA	https://www.ubamembers.com/certs_gapedge&BB1_DC.pdf
FLORIDA	https://www.ubamembers.com/certs_gapedge&BB1_FL.pdf
GEORGIA	https://www.ubamembers.com/certs_gapedge&BB1_GA.pdf
ILLINOIS	https://www.ubamembers.com/certs_gapedge&BB1_IL.pdf
INDIANA	https://www.ubamembers.com/certs_gapedge&BB1_IN.pdf
KENTUCKY	https://www.ubamembers.com/certs_gapedge&BB1_KY.pdf
LOUISIANA	https://www.ubamembers.com/certs_gapedge&BB1_LA.pdf
MICHIGAN	https://www.ubamembers.com/certs_gapedge&BB1_MI.pdf
MISSISSIPPI	https://www.ubamembers.com/certs_gapedge&BB1_MS.pdf
MISSOURI	https://www.ubamembers.com/certs_gapedge&BB1_MO.pdf
NEBRASKA	https://www.ubamembers.com/certs_gapedge&BB1_NE.pdf
NEVADA	https://www.ubamembers.com/certs_gapedge&BB1_NV.pdf
NORTH CAROLINA	https://www.ubamembers.com/certs_gapedge&BB1_NC.pdf
NORTH DAKOTA	https://www.ubamembers.com/certs_gapedge&BB1_ND.pdf
OHIO	https://www.ubamembers.com/certs_gapedge&BB1_OH.pdf
OKLAHOMA	https://www.ubamembers.com/certs_gapedge&BB1_OK.pdf
RHODE ISLAND	https://www.ubamembers.com/certs_gapedge&BB1_RI.pdf
TENNESSEE	https://www.ubamembers.com/certs_gapedge&BB1_TN.pdf
TEXAS	https://www.ubamembers.com/certs_gapedge&BB1_TX.pdf
VIRGINIA	https://www.ubamembers.com/certs_gapedge&BB1_VA.pdf
WEST VIRGINIA	https://www.ubamembers.com/certs_gapedge&BB1_WV.pdf
WISCONSIN	https://www.ubamembers.com/certs_gapedge&BB1_WI.pdf
WYOMING	https://www.ubamembers.com/certs_gapedge&BB1_WY.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



BENEFIT BOOST 1.0



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 multivitamin 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.



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.





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 Edge & BB1.0 membership plan also include these monthly insurance rates: ¹Blanket Group Accident Insurance: \$8.54 (Member), \$17.07 (Member+1), \$32.18 (Family); ¹Group Critical Illness Insurance: \$15.45 (Member) & \$30.90 (Member+Spouse); ¹Group Hospital Indemnity Insurance:\$10.85 (Member), \$23.44 (Member+1), \$36.73 (Family). The Gap Edge & BB1.0 membership plan also includes costs for Benefit Boost 1.0, 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, Group Critical Illness Insurance, and Group Hospital Indemnity 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 and Group Hospital Indemnity Insurance end 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 Edge & 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, SiriusPoint America Insurance Company, and HealthyAmerica are separate legal entities and have sole financial responsibility for their own products.