



SUPPLEMENTAL GAP

GAP TERM



CALL US NOW

866-438-4274



ENROLL NOW

<https://ubaapplication.com>



GET MORE WITH SUPPLEMENTAL GAP

The Best **Solutions** to Help Protect Loved Ones

Group term life insurance serves as a thoughtful addition to your financial plan, offering **a measure of support for your loved ones in the event of your untimely passing**. While it may not fully cover all significant expenses, it provides a helpful buffer to assist with some of the costs associated with the transition.

This type of insurance can help ease the burden of immediate expenses, such as some of the funeral costs and outstanding bills, offering your family some financial relief during a challenging time. While it may not cover everything, group term life insurance offers **an accessible means to provide some financial security, enabling your family to focus on healing and moving forward**.



GROUP TERM LIFE INSURANCE

\$10,000 Death Benefit - Primary Member*

- At age 65-69, 50% of benefit amount (\$5,000) is payable for accidental death only.
- At age 70 and over, 100% of the benefit amount (\$10,000) is payable for accidental death only.

\$5,000 Death Benefit - enrolled Spouse*

- At age 65-69, 50% of benefit amount (\$2,500) is payable for accidental death only.
- At age 70 and over, 100% of the benefit amount (\$5,000) is payable for accidental death only.

\$2,500 Death Benefit - Each Enrolled Child*

- Coverage for any enrolled child ends at age 19.



Underwritten by

Group Term Life Insurance is underwritten by
Guarantee Trust Life Insurance Company

Death benefits are subject to waiting period and attained age benefit reductions. Pays a lump sum benefit amount upon the death of a covered person. Members of an eligible class of the Association are eligible to receive these benefits. Coverage becomes effective on the date provided in your Membership material. Coverage is subject to termination in accordance with the Association Group Master Policy provisions. Notice of termination provided to the Association is considered notification to all Association Members and will not be sent to you individually by GTL. The Death Benefit will be paid to the Beneficiary if a Covered Person dies while this Certificate is in force and before the Date Certificate Ends as stated in the Schedule of Benefits. Subject to the terms and provisions of this Certificate, the Death Benefit will be the amount of life insurance payable as shown on the Schedule of Benefits. If a Death Benefit is paid for death of the Primary Member, this Certificate will terminate and coverage for any other enrolled family members will end.

SUICIDE EXCLUSION: If a Covered Person dies as the result of suicide or any attempt at suicide, while sane or insane within two years of his Effective Date of coverage, the insurance company will be liable only for an amount equal to the Premium paid. With respect to an increase in the amount of insurance, the insurance company will consider the two year period to begin as of the effective date of such increase. The return of such Premium will be in lieu of all other benefits under this Certificate which may have been payable for that Covered Person.

6-Month Waiting Period: During the initial 6 months after the effective date, benefit is payable for accidental death only. This applies to all enrolled family members.

*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.

United Business Association | 409 W Vickery Blvd, Fort Worth, TX 76014 | 866-438-4274 | info@ubamembers.com | <https://www.ubamembers.com>



Gap Term Flyer
v10.25

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_gapterm_AL.pdf
ARKANSAS	https://www.ubamembers.com/certs_gapterm_AR.pdf
ARIZONA	https://www.ubamembers.com/certs_gapterm_AZ.pdf
CALIFORNIA	https://www.ubamembers.com/certs_gapterm_CA.pdf
COLORADO	https://www.ubamembers.com/certs_gapterm_CO.pdf
CONNECTICUT	https://www.ubamembers.com/certs_gapterm_CT.pdf
DELAWARE	https://www.ubamembers.com/certs_gapterm_DE.pdf
DISTRICT OF COLUMBIA	https://www.ubamembers.com/certs_gapterm_DC.pdf
FLORIDA	https://www.ubamembers.com/certs_gapterm_FL.pdf
GEORGIA	https://www.ubamembers.com/certs_gapterm_GA.pdf
ILLINOIS	https://www.ubamembers.com/certs_gapterm_IL.pdf
INDIANA	https://www.ubamembers.com/certs_gapterm_IN.pdf
IOWA	https://www.ubamembers.com/certs_gapterm_IA.pdf
KANSAS	https://www.ubamembers.com/certs_gapterm_KS.pdf
KENTUCKY	https://www.ubamembers.com/certs_gapterm_KY.pdf
LOUISIANA	https://www.ubamembers.com/certs_gapterm_LA.pdf
MICHIGAN	https://www.ubamembers.com/certs_gapterm_MI.pdf
MISSISSIPPI	https://www.ubamembers.com/certs_gapterm_MS.pdf
MISSOURI	https://www.ubamembers.com/certs_gapterm_MO.pdf
NEBRASKA	https://www.ubamembers.com/certs_gapterm_NE.pdf
NORTH DAKOTA	https://www.ubamembers.com/certs_gapterm_ND.pdf
OHIO	https://www.ubamembers.com/certs_gapterm_OH.pdf
OKLAHOMA	https://www.ubamembers.com/certs_gapterm_OK.pdf
RHODE ISLAND	https://www.ubamembers.com/certs_gapterm_RI.pdf
SOUTH CAROLINA	https://www.ubamembers.com/certs_gapterm_SC.pdf
TENNESSEE	https://www.ubamembers.com/certs_gapterm_TN.pdf
TEXAS	https://www.ubamembers.com/certs_gapterm_TX.pdf
VIRGINIA	https://www.ubamembers.com/certs_gapterm_VA.pdf
WEST VIRGINIA	https://www.ubamembers.com/certs_gapterm_WV.pdf
WISCONSIN	https://www.ubamembers.com/certs_gapterm_WI.pdf
WYOMING	https://www.ubamembers.com/certs_gapterm_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.

Guarantee Trust Life Insurance Company (GTL) 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 - \$12 per month*

Individual+1 - \$20 per month*

Family - \$20 per month*

IMPORTANT ADDITIONAL DISCLAIMERS FOR THIS MEMBERSHIP PLAN AND FLYER

Read the Certificate(s) of Insurance carefully. This flyer is a brief description of various group association insurance products and is not an insurance contract, nor part of the Certificate of Insurance.

This insurance benefit is offered under Group Term Life Insurance, Policy form series GLMP-3002, Certificate form series GLC-3002 underwritten by Guarantee Trust Life Insurance Company (GTL), Glenview, IL. The Policy is issued to United Business Association (UBA) and includes the following: exclusions, limitations, reductions of benefits, and terms of renewal and termination. Subject to state availability, variability, and GTL's right to increase premium rates.

Cancellation / Termination of Benefits/Renewability: Coverage terminates when UBA terminates the policy, your membership ceases, insurance ceases for your class, for non-payment of premium by UBA, or the date of fraud or misrepresentation of a material fact. The group policy terminates for non-payment of premium, if group participation requirements are not met or on any premium due date for any of the following reasons: fraud or misrepresentation of a material fact; failure of UBA to provide required information; or at GTL's option with 30 days notice. Notice of termination provided to UBA is considered notice of termination to all members and will not be sent to you individually by GTL. The policy automatically renews each policy anniversary until cancellation/termination.

The insurance described above provides limited benefits. Limited benefit policies are insurance products with reduced benefits intended to help supplement comprehensive health insurance plans. This insurance 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, this insurance is not minimum essential benefits as set forth under the Patient Protection and Affordable Care Act.

*The following monthly insurance rates apply to coverage underwritten by Guarantee Trust Life Insurance Company. Your overall total association membership dues for the optional supplemental Gap Term membership plan also include these monthly insurance rates: \$4.40.

Guarantee Trust Life Insurance Company does not offer and is not affiliated with the discount programs offered in connection with membership in the United Business Association (UBA). Plan cost does not 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 this description and the Certificate, the Certificate will govern.

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

