



SUPPLEMENTAL GAP

UBA DENTAL



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866-438-4274



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<https://ubaapplication.com>



GET MORE WITH SUPPLEMENTAL GAP

The Best Solutions to Help Fill the Gaps

Group dental insurance is favorable for **helping to fill some of the coverage gaps left by traditional health insurance, which often excludes routine dental and vision expenses.** Without this coverage, individuals can potentially face high out-of-pocket costs for regular dental check-ups and preventive care, potentially neglecting oral health and encountering long-term issues. By choosing group dental insurance, members access a comprehensive plan that includes preventive services like cleanings and exams, helping maintain oral health and reducing financial stress.

Beyond preventive care, group dental insurance offers coverage for basic and major dental services, such as fillings, root canals, crowns, and orthodontics—services usually not covered by standard health insurance. **This type of coverage not only encourages better oral hygiene and health outcomes but also provides peace of mind, knowing that unexpected dental costs are manageable.**



GROUP DENTAL INSURANCE

\$1000 - Annual Maximum Benefit*

(Per Person per benefit year on Diagnostic, Preventive, Basic and Major Services collectively)

\$50 - Deductible Amount Per Visit*

(Limited to a maximum deductible of \$150 per family per benefit year. Deductible does not apply to Diagnostic & Preventive or Orthodontic services)

100% - Preventive Services*

80% - Basic Services*

50% - Major Services*

(Waiting Period for Major services is 12 months from the effective date)

Benefit Year - November 1st - October 31st*



Renaissance
DENTAL

Group Dental Insurance

Group Dental Insurance is underwritten by
Renaissance Life and Health Insurance Company of America

Provider Search: <https://myrenproviders.com/provider-search/home>

*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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UBA Dental Flyer
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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 CERTIFICATES OF INSURANCE & UBA GUIDE
ALABAMA	https://www.ubamembers.com/certs_ubadental_AL.pdf
ARKANSAS	https://www.ubamembers.com/certs_ubadental_AR.pdf
ARIZONA	https://www.ubamembers.com/certs_ubadental_AZ.pdf
CALIFORNIA	https://www.ubamembers.com/certs_ubadental_CA.pdf
COLORADO	https://www.ubamembers.com/certs_ubadental_CO.pdf
CONNECTICUT	https://www.ubamembers.com/certs_ubadental_CT.pdf
DELAWARE	https://www.ubamembers.com/certs_ubadental_DE.pdf
DISTRICT OF COLUMBIA	https://www.ubamembers.com/certs_ubadental_DC.pdf
FLORIDA	https://www.ubamembers.com/certs_ubadental_FL.pdf
GEORGIA	https://www.ubamembers.com/certs_ubadental_GA.pdf
IDAHO	https://www.ubamembers.com/certs_ubadental_ID.pdf
ILLINOIS	https://www.ubamembers.com/certs_ubadental_IL.pdf
INDIANA	https://www.ubamembers.com/certs_ubadental_IN.pdf
IOWA	https://www.ubamembers.com/certs_ubadental_IA.pdf
KENTUCKY	https://www.ubamembers.com/certs_ubadental_KY.pdf
LOUISIANA	https://www.ubamembers.com/certs_ubadental_LA.pdf
MICHIGAN	https://www.ubamembers.com/certs_ubadental_MI.pdf
MISSISSIPPI	https://www.ubamembers.com/certs_ubadental_MS.pdf
MISSOURI	https://www.ubamembers.com/certs_ubadental_MO.pdf
NEBRASKA	https://www.ubamembers.com/certs_ubadental_NE.pdf
NEVADA	https://www.ubamembers.com/certs_ubadental_NV.pdf
NEW JERSEY	https://www.ubamembers.com/certs_ubadental_NJ.pdf
NEW MEXICO	https://www.ubamembers.com/certs_ubadental_NM.pdf
NORTH DAKOTA	https://www.ubamembers.com/certs_ubadental_ND.pdf
OHIO	https://www.ubamembers.com/certs_ubadental_OH.pdf
OKLAHOMA	https://www.ubamembers.com/certs_ubadental_OK.pdf
PENNSYLVANIA	https://www.ubamembers.com/certs_ubadental_RI.pdf
SOUTH CAROLINA	https://www.ubamembers.com/certs_ubadental_SC.pdf
TENNESSEE	https://www.ubamembers.com/certs_ubadental_TN.pdf
TEXAS	https://www.ubamembers.com/certs_ubadental_TX.pdf
VIRGINIA	https://www.ubamembers.com/certs_ubadental_VA.pdf
WEST VIRGINIA	https://www.ubamembers.com/certs_ubadental_WV.pdf
WISCONSIN	https://www.ubamembers.com/certs_ubadental_WI.pdf
WYOMING	https://www.ubamembers.com/certs_ubadental_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.



Area 1 AL, AR, LA, MS & WV	Individual - \$41 per month	Individual+1 - \$81 per month	Family - \$147 per month
Area 2 GA, MO, NE, SC, TX & WY	Individual - \$46 per month	Individual+1 - \$91 per month	Family - \$164 per month
Area 3 IL, KY, OK & TN	Individual - \$52 per month	Individual+1 - \$102 per month	Family - \$184 per month
Area 4 AZ, DC, FL, IN, IA, NV, NJ, NM, ND, OH, PA, VA & WI	Individual - \$58 per month	Individual+1 - \$113 per month	Family - \$205 per month
Area 5 CO, DE & MI	Individual - \$64 per month	Individual+1 - \$125 per month	Family - \$226 per month
Area 6 CT & ID	Individual - \$71 per month	Individual+1 - \$140 per month	Family - \$252 per month
Area 7 CA	Individual - \$80 per month	Individual+1 - \$157 per month	Family - \$284 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.

Group Dental Insurance is underwritten by Renaissance Life & Health Insurance Company of America, Indianapolis, IN and in New York by Renaissance Life & Health Insurance Company of New York, Binghamton, NY. Both companies ("Renaissance") can be reached at PO Box 1596, Indianapolis, IN, 46206. There is no ownership affiliation between Renaissance and UBA Dental & Vision. The policy is issued to the United Business Association (UBA) and includes the following: exclusions, limitations, reductions of benefits, waiting periods, and terms of renewal and termination. Subject to state availability, variability, and Renaissance'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 Renaissance'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 Renaissance. 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.

Renaissance Life & Health Insurance Company of America does not offer and are 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 plan.

If there are any discrepancies between this description and the Certificate, the Certificate will govern.

United Business Association, Renaissance Life & Health Insurance Company of America and HealthyAmerica are separate legal entities and have sole financial responsibility for their own products.

