

Plan Overview for
United Business Association
Benefit Boost & more...

PLANS



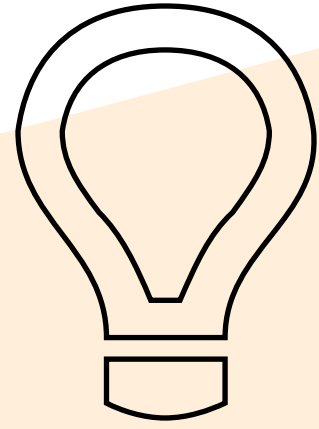
ACA SUPPLEMENT

True gap coverage specifically
designed for your ACA clients!

TRUGAP



About TruGap



\$7500 benefit
\$1000 Deductible

Inpatient only or Inpatient & Outpatient plans available
30 day waiting period

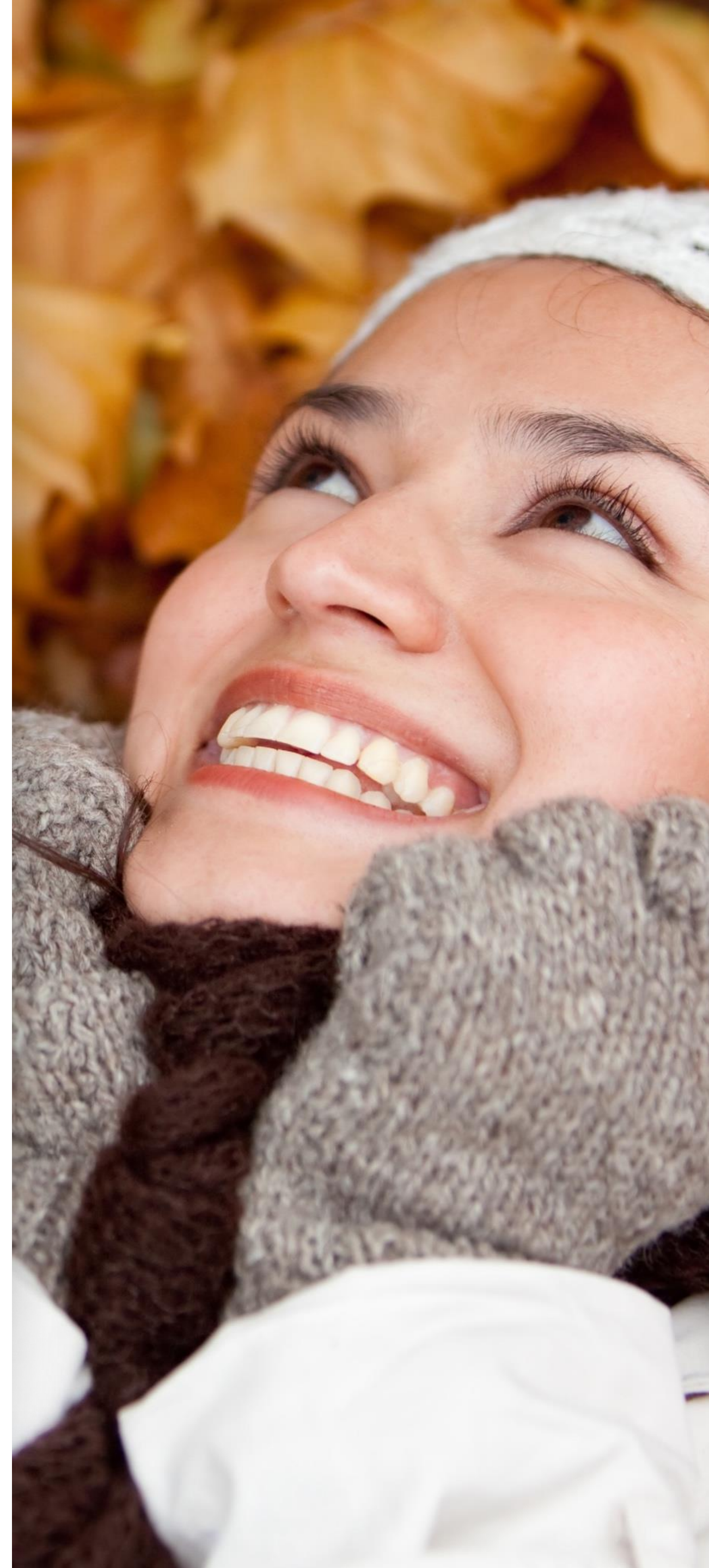
Exclusive to ACA Bronze Members

Available in AL, AZ, CA, FL, GA, IL, IN, MI, OH, TN, TX & WY

Get all TruGap resources & materials at:

<https://healthyamericainsurance.com/trugap.html>

ACA SUPPLEMENT



SUPPLEMENTAL PLANS



THROUGH UNITED BUSINESS ASSOCIATION (UBA), WE OFFER A VARIETY OF SUPPLEMENTAL GROUP ASSOCIATION PLANS

We have many options with our various carrier partners:

- SiriusPoint America Insurance Company
- United States Fire Insurance Company / Crum & Forster
- Guarantee Trust Life Insurance Company (GTL)

TYPES OF SUPPLEMENTAL INSURANCE

Depending on your client's needs and state, we offer a variety of plans that include different supplemental insurance packages.

ACCIDENT INSURANCE

Group AME

Group AD&D

\$5000, \$10000 or \$25000 plans

HOSPITAL INDEMNITY

Emergency Room Visits

Doctor Office Visits

Urgent Care Visits

Hospital Confinement & more

CRITICAL ILLNESS

Life-Threatening Cancer

Heart Attack

Stroke

\$5000, \$10000 or \$25000 plans

TERM LIFE

Death Benefit

Primary, Spouse & Child



Our portfolio

AGENT PLAN OVERVIEW

AGENT USE ONLY - 10/24 10:03:24
HEALTHYAMERICAINSURANCE.COM | UBAMEMBERS.COM

UBA MEMBERSHIP
Lifestyle & business services, discounts & networking. Membership is required for all plans that include group insurance listed on this plan overview.
Available in all 50 U.S. states
Entire Family \$10 per month
United Business Association (UBA)
View UBA membership guide: https://www.ubamembers.com/sample_ubamembership.pdf

DENTAL & VISION PLANS

Individual vision plans	UBA VISION	FCL DENTAL 3000	FCL DENTAL ORQUEST DDMO	UBA DENTAL
VIEW PLAN FILTER - \$15 copay wellvision exams (every 12 months) - \$25 copay prescription glasses (every 12 months) - Additional Savings DOES NOT REQUIRE UBA MEMBERSHIP TO ENROLL Plan cost varies based on State, Area & Age (use quote engine at ubaapplication.com) Plan Cost above does NOT include the required \$10 per month UBA membership dues. All plan costs above are monthly.	VIEW PLAN FILTER - In-Network \$10 well vision exam (every 12 months) - \$25 copay - \$130 Frame allowance - Lens Enhancements - Out-of-network coverage REQUIRES A SSN ON APP Plan Cost above does NOT include the required \$10 per month UBA membership dues. All plan costs above are monthly.	VIEW PLAN FILTER - \$3000 annual max benefit - \$25 copay per visit - 100% Preventive - 80% Basic - 50% Major - MAC plan - 12 month waiting period on Major services Plan Cost above does NOT include the required \$10 per month UBA membership dues. All plan costs above are monthly.	VIEW PLAN FILTER - Dental HMO plan - Must select Primary dentist - \$9 copay per visit - Pays a set amount based on procedure codes listed in cert schedule of benefits - In- or out-of-network (12 month waiting period on Major services) REQUIRES A SSN ON APP Plan Cost above does NOT include the required \$10 per month UBA membership dues. All plan costs above are monthly.	VIEW PLAN FILTER - \$1000 annual max benefit - 100% Preventive - 70% Basic - 50% Major - In- or out-of-network (12 month waiting period on Major services) REQUIRES A SSN ON APP Plan Cost above does NOT include the required \$10 per month UBA membership dues. All plan costs above are monthly.
Plan Cost Ind \$14.00 Ind+1 \$27.00 Family \$43.00	Plan Cost Ind \$14.00 Ind+1 \$27.00 Family \$43.00	Plan Cost Ind \$35 Ind+Sp \$70 Ind+Children \$80 Family \$100	Plan Cost Ind \$20 Ind+Sp \$35 Ind+Children \$40 Family \$50	Plan Cost Ind \$147 Ind+Sp \$164 Ind+Children \$184 Family \$284
State Availability: AL, AR, AZ, CA, CO, CT, DE, DC, FL, GA, HI, IL, IN, IA, KS, KY, LA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, TX, UT, VT, VA, WA, WI, WV & WY	State Availability: AL, AR, AZ, CA, CO, CT, DE, DC, FL, GA, HI, IL, IN, IA, KS, KY, LA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, TX, UT, VT, VA, WA, WI, WV & WY	State Availability: AL, AR, AZ, CA, CO, CT, DE, DC, FL, GA, HI, IL, IN, IA, KS, KY, LA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, TX, UT, VT, VA, WA, WI, WV & WY	State Availability: TX	State Availability: AZ, CA, FL, GA, HI, IL, IN, IA, KS, KY, LA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, TX, UT, VT, VA, WA, WI, WV & WY

TRUGAP HOSPITAL
TRUGAP COMPREHENSIVE

FEATURED PLANS
THE FIRST AND ONLY TRUE GAP COVERAGE SPECIFICALLY FOR YOUR ACA CLIENTS
State Availability: AL, AZ, CA, FL, GA, HI, IL, IN, MI, OH, TN, TX & WY (WY will be available 11/1/24 with 1/1/25 update)
Group Supplemental Medical Insurance underwritten by SinuPoint America Insurance Company

Under Age 55	Plan Cost	Under Age 55	Plan Cost
Ind	\$31.00	Ind	\$134.19
Ind+Sp	\$59.30	Ind+Sp	\$250.72
Ind+Children	\$55.49	Ind+Children	\$240.23
Family	\$79.64	Family	\$344.75

Age 55+

Under Age 55	Plan Cost	Age 55+	Plan Cost
Ind	\$46.49	Ind	\$201.28
Ind+Sp	\$92.06	Ind+Sp	\$398.54
Ind+Children	\$59.88	Ind+Children	\$259.24
Family	\$101.62	Family	\$439.92

This is a very brief high-level overview of the plans offered. Benefits & coverage may not be available in all states. Review the certificate of insurance for state specific coverage details. Make sure you present correct state specific coverage to potential members.

All of the plans that we offer are located on our Agent Plan Overviews. The Agent Plan Overview includes:

- Plan Names
- Plan Descriptions
- Plan Costs
- State Availability
- Underwriting Carrier Partner
- Links to the flyer or brochure (if applicable)

DOWNLOAD THIS HELPFUL PDF AT:

https://healthyamericainsurance.com/2024_UBABBAgentPlanOverview.pdf



OUR BEST SELLING SUPPLEMENTAL PLAN

GAP EDGE+

\$25,000 AME
\$5,000 AD&D
\$25,000 CI (\$2500 1st year)
\$125 Dr / Urgent Care (4 visits)
\$500 ER Visits (2 visits)
+ Benefit Boost 1.0

Monthly Plan Cost:

Individual - \$65

Ind+1 - \$125

Family - \$190

Underwritten by:

SiriusPoint America Insurance Company

Note: Plan Cost does not include the required \$10 UBA Membership dues.



A photograph of a woman and a young girl brushing their teeth together. The woman is on the right, smiling and brushing her teeth with a purple toothbrush. The girl is on the left, wearing a yellow fuzzy cardigan and brushing her teeth with a pink toothbrush. The background is a bright, out-of-focus indoor setting.

DENTAL & VISION INSURANCE PLANS

GROUP DENTAL INSURANCE

- Renaissance Life & Health Insurance Company of America
- First Continental Life & Accident Insurance Company (FCL)

GROUP VISION INSURANCE

- Renaissance Life & Health Insurance Company of America

INDIVIDUAL VISION INSURANCE

- Vision Service Plan (VSP)

SMILE FOR OUR VISIONARY PLANS

Learn a little more about our Dental & Vision Plans
using our Agent Plan Overview:

https://healthyamericainsurance.com/2024_UBABBAgentPlanOverview.pdf

GROUP DENTAL

Plans vary between Renaissance & FCL Dental

UBA Dental (Renaissance) offers:

\$1000 Annual Max, 100% Preventive, 70% Basic & 50% Major

FCL Dental 3000 offers:

\$3000 Annual Max, 100% Preventive, 80% Basic & 50% Major

Both plans above require Membership in UBA to enroll

Group Vision

UBA Vision (Renaissance) offers:

In-Network \$10 well vision exams (every 12 months)

\$25 Copay

\$130 Frame Allowance and more

Network is VSP

Requires Membership in UBA to enroll

INDIVIDUAL VISION

VSP Individual Vision Plan offers:

\$15 copay well vision exam (every 12 months)

\$25 copay prescription glasses (every 12 months)

Additional savings

Does **NOT** require UBA Membership to enroll



SOMETHIN G EXTRA WITH BENEFIT BOOST

Our Benefit Boost subscription plans are non-insurance a la carte health and wellness services.



- ★ VIRTUAL CARE VISITS
- ★ IN-OFFICE DOCTOR VISIT
- ★ IN-FACILITY URGENT CARE
- ★ DENTAL DISCOUNTS
- ★ MULTI-VITAMINS
- ★ AND MORE...

NEW BENEFIT BOOST PLANS

1

DPC
ADVANTAGE

2

DPC PLUS

3

DPC VALUE

We are excited to launch our 3 new Benefit Boost Plans **October 3, 2024**

HC2U Direct Primary Care Plans



Direct Primary Care Advantage

- \$0 Access Fee for In-Office Doctor Visit
- \$0 Access Fee for In-Facility Urgent Care
- \$0 Access Fee for Virtual Primary Care
- \$0 Access Fee for Annual Physical + 4 labs

Direct Primary Care Plus

- \$10 Access Fee for In-Office Doctor Visit
- \$25 Access Fee for In-Facility Urgent Care
- \$0 Access Fee for Virtual Primary Care
- \$10 Access Fee for Annual Physical + 4 labs

DIRECT PRIMARY CARE VALUE

- \$25 Access Fee for In-Office Doctor Visit
- \$50 Access Fee for In-Facility Urgent Care
- \$0 Access Fee for Virtual Primary Care

ABOUT HC2U DPC PLANS

A Coast-to-Coast Healthcare Membership™ through Healthcare2U.

This is not insurance.

1

NO-WALKINS ALLOWED

Member must call in to the Patient Advocacy Line (PAL)™ to schedule an appointment. Members get unlimited services.

2

PROPRIETARY NETWORK

Through Healthcare2U's Proprietary Private Physician Network (PPN)™, Healthcare2U provides a unique patient-navigation platform which guides members through healthcare system.

3

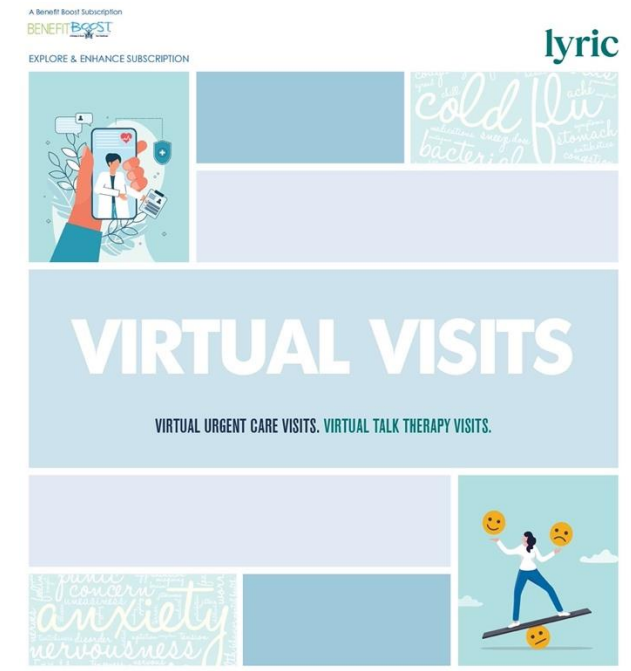
ELIGIBILITY

Members age 2-64 years old

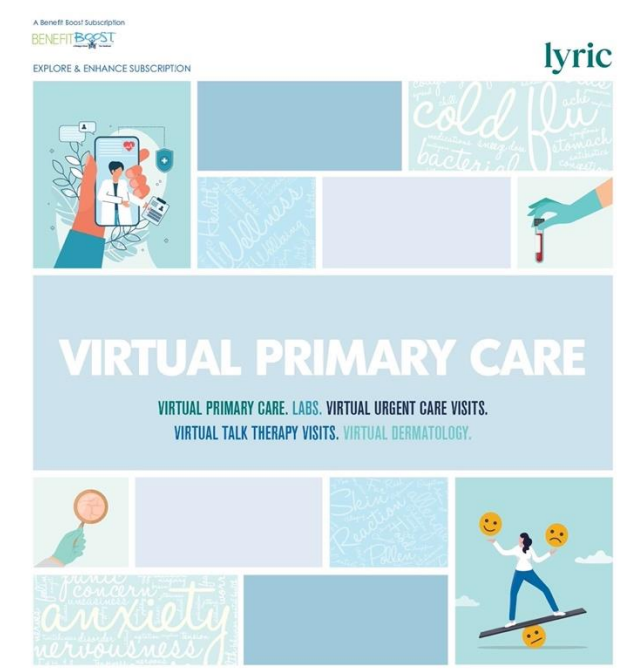
Dependents under age of 2 are not eligible to enroll for Healthcare2U. Dependent Children are eligible for membership until the last day of their 25th year and individual are eligible for membership until the last day of their 64th year.



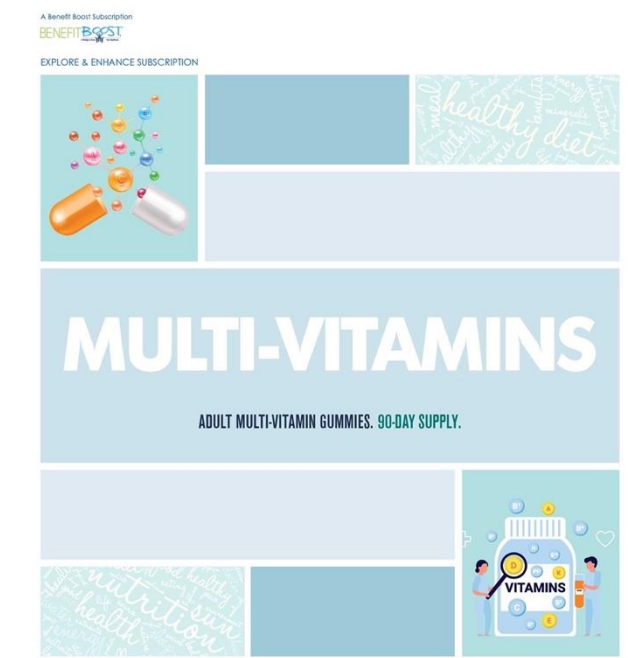
OTHER BENEFIT BOOST PLANS



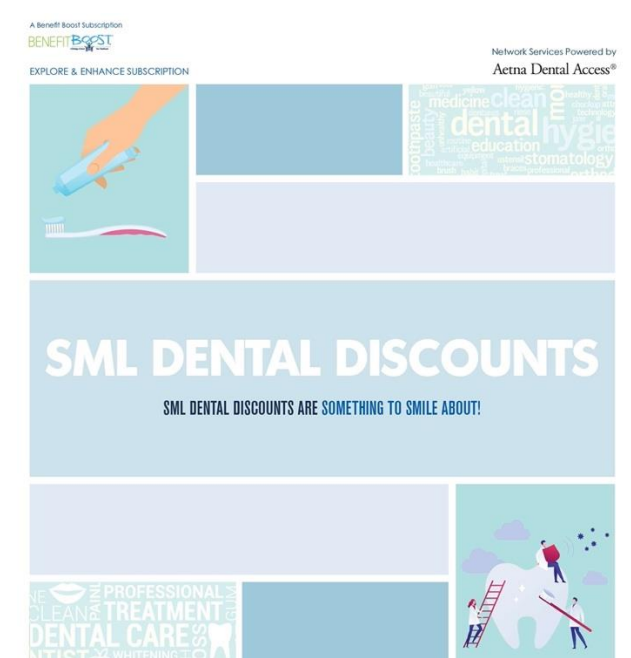
LYRIC HEALTH
VIRTUAL VISITS



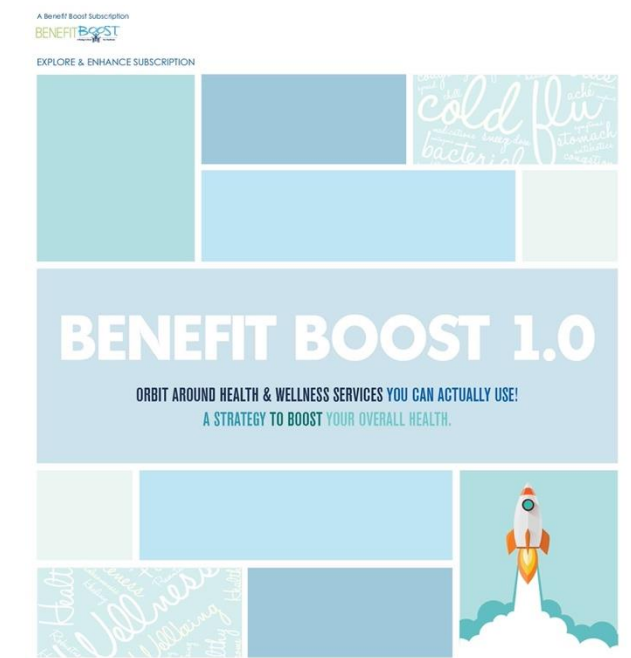
LYRIC HEALTH
VIRTUAL PRIMARY CARE



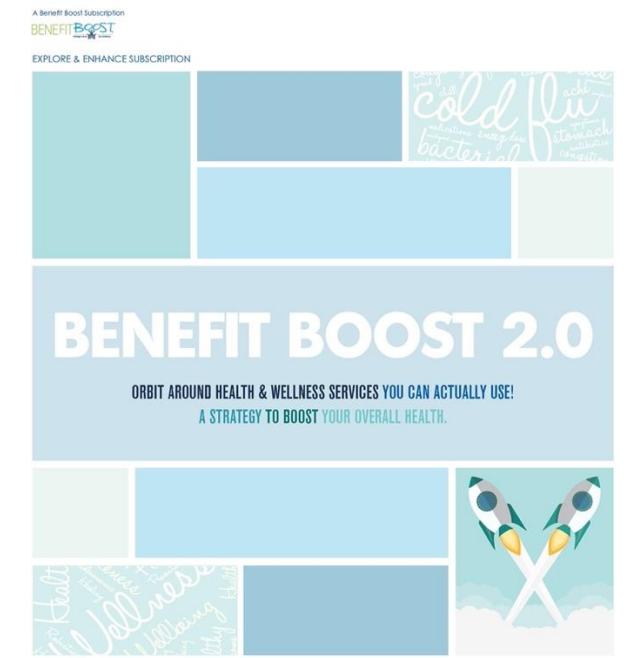
BENEFIT BOOST
VITAMINS



SML DENTAL
DISCOUNTS



BENEFIT BOOST 1.0



BENEFIT BOOST 2.0

FINDING MATERIALS

FLYERS

healthyamericainsurance.com/flyers.html

BROCHURES

healthyamericainsurance.com/brochures.html

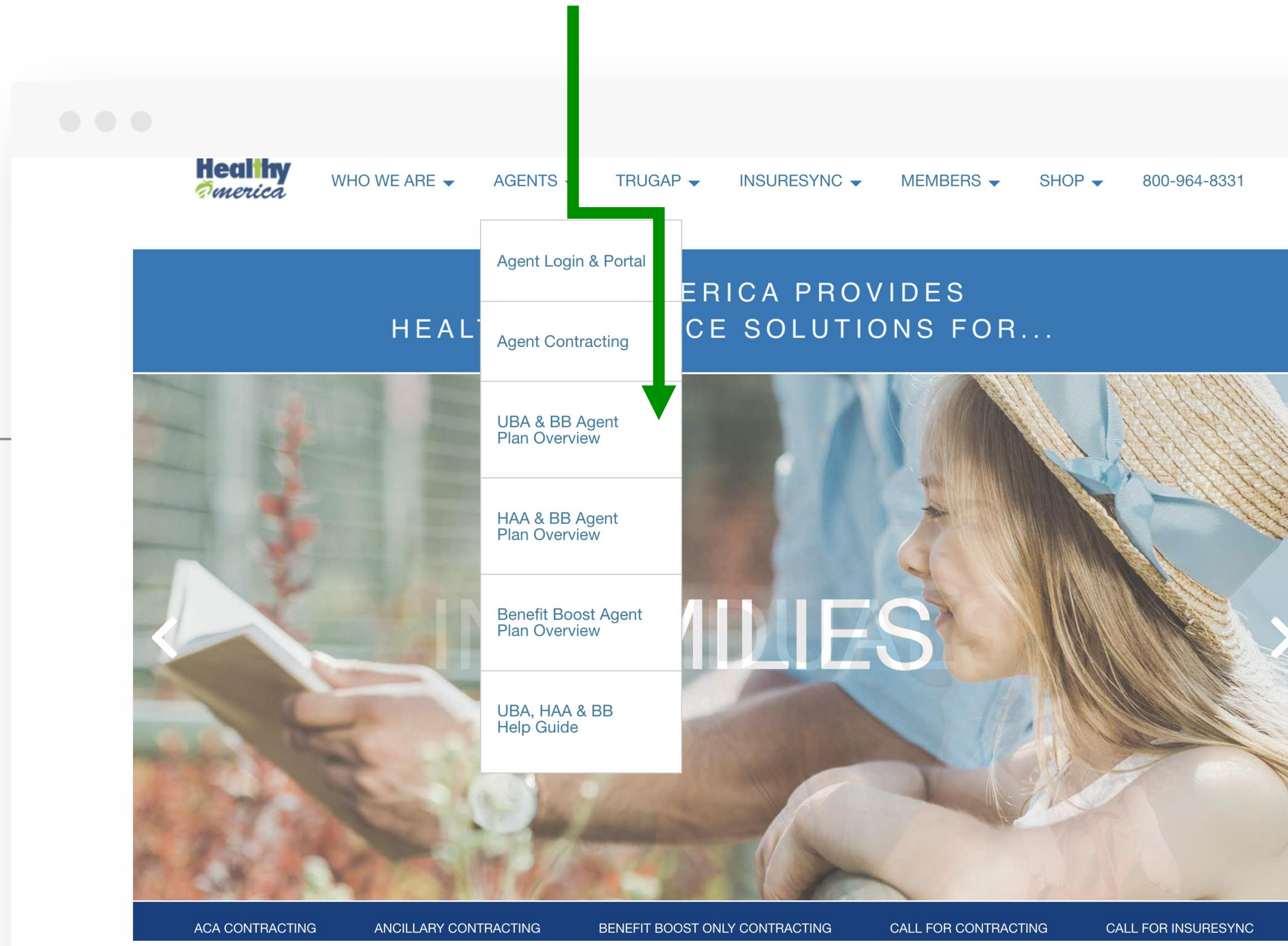
VIDEOS

healthyamericainsurance.com/videos.html

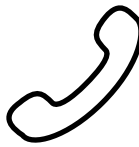
OTHER FORMS

healthyamericainsurance.com/haforms.html

DOWNLOAD THE AGENT PLAN OVERVIEWS FOR ALL PLANS



Get In Touch



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