

# GAP 10000

Supplemental Gap Insurance:  
Financial Certainty Against  
Life's Unpredictabilities

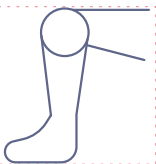


## Because Life's Uncertainties Need Certainties



### BLANKET GROUP ACCIDENT INSURANCE

Up to \$10,000 Accident Medical Expense\*  
(\$100 Deductible per accident)



### BLANKET GROUP ACCIDENT INSURANCE

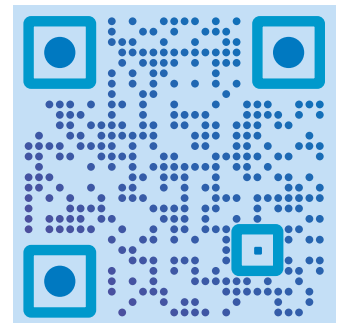
Up to \$5,000 Accidental Death & Dismemberment\*  
(see schedule of benefits for details)



### GROUP CRITICAL ILLNESS INSURANCE

\$10,000 lump sum benefit (after the first year)\*  
(\$1,000 if first diagnosis occurs within the first year)

SCAN FOR QUOTE  
& TO ENROLL



or

APPLY NOW



### Underwritten by

Blanket Group Accident and Group Critical Illness Insurance is underwritten by  
SiriusPoint America Insurance Company

For all group insurance benefits, members are required to submit a claim form.

\*See page 6 for Certificates of Insurance for state specific details, definitions, terms, conditions, and limitations, coverage may not be available or may vary by state. Benefit amounts are per covered person per coverage period unless otherwise stated. Please make sure to review the Certificates of Insurance and Schedule of Benefits for full benefit details, definitions, terms, limitations and exclusions. If there are any discrepancies between this flyer and the Certificates, the Certificates shall govern. Pre-Existing Condition Limitations may apply.

We're a Member of BBB



# How does Blanket Group Accident Medical Expense Insurance Work?

## ACCIDENTAL INJURY OCCURS



An unexpected accident happens. This is the first step in activating your supplemental insurance plan.

*Make sure to review the Certificate to see if there are any exclusions or limitations that apply to the accident.*

## SEEK MEDICAL CARE



Visit any healthcare provider for treatment. Use your ACA, group or other traditional health insurance card for the initial coverage.

*There is no network. You can visit any provider for care.*

## FILE CLAIM FORM, EOB & BILLS



After receiving medical care, complete the claim form<sup>1</sup>. Gather and submit itemized bills and your Explanation of Benefits (EOB).

*<sup>1</sup>Claim needs to be filed within 90 days from the date of the injury. Make sure to read Certificate for other time limits on coverage.*

## DEDUCTIBLE & CLAIM AMOUNT



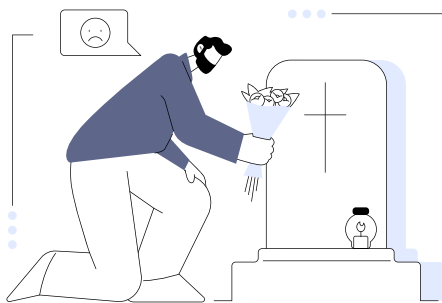
After primary health insurance or other types of insurance (Auto, Worker's Comp, etc.) pays, the supplemental accident medical expense covers remaining out-of-pocket covered expenses up to \$10,000, with a \$100 deductible<sup>2</sup>.

*<sup>2</sup>Deductible is per accident. Maximum benefit for the Blanket Group Accident Medical Expense Insurance is \$10,000 per covered person, per year.*

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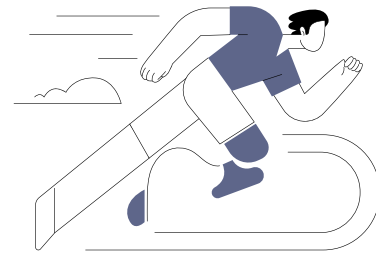


**Supplemental Accidental Death & Dismemberment Insurance** provides benefits in the unfortunate event of accidental death or severe injury that results in dismemberment. It complements your existing life and health insurance policies by covering specific scenarios that they may not fully address.



### **Financial Support for Accidental Death**

Provides a lump sum to beneficiaries, helping them handle financial needs after an accidental death.



### **Coverage for Dismemberment and Loss of Use**

Offers compensation for loss of limbs, sight, speech, or hearing to support recovery and adaptation.

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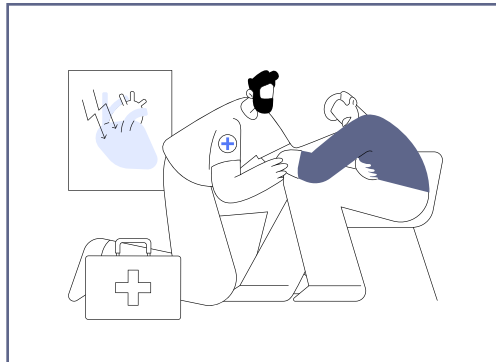


**STAND  
STRONG  
AGAINST  
ILLNESS AND  
BE PREPARED  
FOR THE  
BATTLE  
AHEAD**

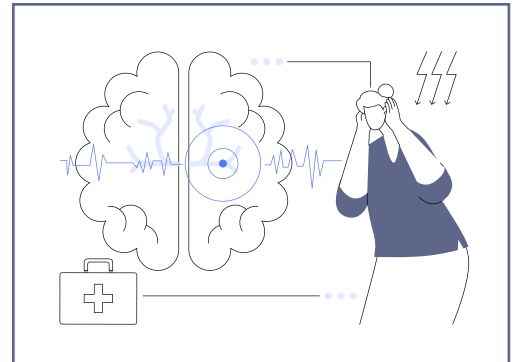
## COVERED CRITICAL ILLNESSES



INVASIVE CANCER



HEART ATTACK



STROKE

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# How does Supplemental Critical Illness Insurance Work?



## STEP 1: DIAGNOSIS OF A CRITICAL ILLNESS

The journey begins with the unfortunate event of being diagnosed for the **first time** with one of the covered critical illnesses. This initial diagnosis is the trigger for activating a claim for the critical illness insurance coverage.

## STEP 2: FILE A CRITICAL ILLNESS CLAIM

Once diagnosed, the next step is to file a critical illness claim form. Submit the necessary documentation, including a confirmation of the diagnosis from your healthcare provider. The claim's administrator will review the documentation to confirm the first diagnosis of the covered illness.

## STEP 3: RECEIVE A LUMP SUM PAYMENT

Upon confirmation of a first diagnosis of a covered critical illness by the claim's administrator, the covered member will receive a lump sum maximum benefit. If the diagnosis occurs **after** the first year from the effective date, the payment will be \$10,000. If it is **within** the first year, the benefit will be \$1,000. This payment provides financial support to help manage expenses related to the critical illness.

## IMPORTANT DISCLAIMERS

### One-Time Payment:

The lump sum payment is issued only once, and only upon the first diagnosis of a covered critical illness.

**Coverage Termination:** Once the benefit is paid, the coverage for that member terminates. Coverage also terminates when the member reaches the age of 65.

**Eligible Members:** Coverage applies exclusively to the member and their covered spouse. This is a one-time benefit.

By understanding these steps, you can better prepare for the unexpected and ensure you have the necessary financial support when facing a critical health challenge.

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## Review Certificates of Insurance for Plan Details, Terms, Limitations and Exclusions

When considering supplemental gap insurance plans, it is crucial for members to thoroughly review the 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 VIEW & DOWNLOAD CERTIFICATE OF INSURANCE AND UBA GUIDE
ALABAMA	<a href="https://www.ubamembers.com/certs_gap10000_AL.pdf">https://www.ubamembers.com/certs_gap10000_AL.pdf</a>
ARKANSAS	<a href="https://www.ubamembers.com/certs_gap10000_AR.pdf">https://www.ubamembers.com/certs_gap10000_AR.pdf</a>
ARIZONA	<a href="https://www.ubamembers.com/certs_gap10000_AZ.pdf">https://www.ubamembers.com/certs_gap10000_AZ.pdf</a>
CALIFORNIA	<a href="https://www.ubamembers.com/certs_gap10000_CA.pdf">https://www.ubamembers.com/certs_gap10000_CA.pdf</a>
COLORADO	<a href="https://www.ubamembers.com/certs_gap10000_CO.pdf">https://www.ubamembers.com/certs_gap10000_CO.pdf</a>
DELAWARE	<a href="https://www.ubamembers.com/certs_gap10000_DE.pdf">https://www.ubamembers.com/certs_gap10000_DE.pdf</a>
DISTRICT OF COLUMBIA	<a href="https://www.ubamembers.com/certs_gap10000_DC.pdf">https://www.ubamembers.com/certs_gap10000_DC.pdf</a>
FLORIDA	<a href="https://www.ubamembers.com/certs_gap10000_FL.pdf">https://www.ubamembers.com/certs_gap10000_FL.pdf</a>
GEORGIA	<a href="https://www.ubamembers.com/certs_gap10000_GA.pdf">https://www.ubamembers.com/certs_gap10000_GA.pdf</a>
ILLINOIS	<a href="https://www.ubamembers.com/certs_gap10000_IL.pdf">https://www.ubamembers.com/certs_gap10000_IL.pdf</a>
INDIANA	<a href="https://www.ubamembers.com/certs_gap10000_IN.pdf">https://www.ubamembers.com/certs_gap10000_IN.pdf</a>
KANSAS	<a href="https://www.ubamembers.com/certs_gap10000_KS.pdf">https://www.ubamembers.com/certs_gap10000_KS.pdf</a>
KENTUCKY	<a href="https://www.ubamembers.com/certs_gap10000_KY.pdf">https://www.ubamembers.com/certs_gap10000_KY.pdf</a>
LOUISIANA	<a href="https://www.ubamembers.com/certs_gap10000_LA.pdf">https://www.ubamembers.com/certs_gap10000_LA.pdf</a>
MICHIGAN	<a href="https://www.ubamembers.com/certs_gap10000_MI.pdf">https://www.ubamembers.com/certs_gap10000_MI.pdf</a>
MISSISSIPPI	<a href="https://www.ubamembers.com/certs_gap10000_MS.pdf">https://www.ubamembers.com/certs_gap10000_MS.pdf</a>
MISSOURI	<a href="https://www.ubamembers.com/certs_gap10000_MO.pdf">https://www.ubamembers.com/certs_gap10000_MO.pdf</a>
NEBRASKA	<a href="https://www.ubamembers.com/certs_gap10000_NE.pdf">https://www.ubamembers.com/certs_gap10000_NE.pdf</a>
NEVADA	<a href="https://www.ubamembers.com/certs_gap10000_NV.pdf">https://www.ubamembers.com/certs_gap10000_NV.pdf</a>
NORTH CAROLINA	<a href="https://www.ubamembers.com/certs_gap10000_NC.pdf">https://www.ubamembers.com/certs_gap10000_NC.pdf</a>
NORTH DAKOTA	<a href="https://www.ubamembers.com/certs_gap10000_ND.pdf">https://www.ubamembers.com/certs_gap10000_ND.pdf</a>
OHIO	<a href="https://www.ubamembers.com/certs_gap10000_OH.pdf">https://www.ubamembers.com/certs_gap10000_OH.pdf</a>
OKLAHOMA	<a href="https://www.ubamembers.com/certs_gap10000_OK.pdf">https://www.ubamembers.com/certs_gap10000_OK.pdf</a>
RHODE ISLAND	<a href="https://www.ubamembers.com/certs_gap10000_RI.pdf">https://www.ubamembers.com/certs_gap10000_RI.pdf</a>
TENNESSEE	<a href="https://www.ubamembers.com/certs_gap10000_TN.pdf">https://www.ubamembers.com/certs_gap10000_TN.pdf</a>
TEXAS	<a href="https://www.ubamembers.com/certs_gap10000_TX.pdf">https://www.ubamembers.com/certs_gap10000_TX.pdf</a>
VIRGINIA	<a href="https://www.ubamembers.com/certs_gap10000_VA.pdf">https://www.ubamembers.com/certs_gap10000_VA.pdf</a>
WEST VIRGINIA	<a href="https://www.ubamembers.com/certs_gap10000_WV.pdf">https://www.ubamembers.com/certs_gap10000_WV.pdf</a>
WISCONSIN	<a href="https://www.ubamembers.com/certs_gap10000_WI.pdf">https://www.ubamembers.com/certs_gap10000_WI.pdf</a>
WYOMING	<a href="https://www.ubamembers.com/certs_gap10000_WY.pdf">https://www.ubamembers.com/certs_gap10000_WY.pdf</a>
UBA Membership Guide	<a href="https://www.ubamembers.com/sample_ubamembership.pdf">https://www.ubamembers.com/sample_ubamembership.pdf</a>

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

## DISCLOSURES FOR UNITED BUSINESS ASSOCIATION (UBA) OPTIONAL MEMBERSHIP PLANS

The following disclosures are crucial for individuals considering membership in the United Business Association (UBA) and provide clarity regarding the nature of benefits and services available through association membership.

### INSURANCE AND COVERAGE

**Non-Qualifying Health Insurance:** If any insurance is included in a UBA plan, it should be noted that this is not considered basic health insurance or major medical coverage. It does not qualify as minimum essential coverage under the Affordable Care Act as per M.G.L. c. 111M and 956 CMR 5.00. These supplemental insurance benefits are not and do not qualify as Medicare prescription drug plans.

**Membership Requirement:** Enrollment in association group insurance programs is contingent upon being a member of the United Business Association. Without membership, access to these programs is not available.

**Group Insurance Policies:** Various insurance companies have issued group insurance policies to the UBA as the group master policyholder.

### MEMBERSHIP DETAILS

**Review of Membership Guide:** Members are urged to review the membership guide thoroughly to understand the full scope of benefits and services, including terms, conditions, details, definitions, age limits, state availability, and limitations.

**Supplemental and Additional Services:** Membership in UBA allows access to additional membership programs, such as Group Supplemental Insurance and non-insurance Benefit Boost, an a la carte non-insurance health and wellness service. However, purchasing or enrolling in these additional membership plans is not required for UBA membership.

### DISCLOSURE FOR SIRIUSPOINT AMERICA INSURANCE COMPANY

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).

**Read the Certificate(s) of Insurance carefully** (you can select the link for your state specific certificate on page 6). This brochure 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. **Blanket Group Accident Insurance and Group Critical Illness Insurance is 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. **If there are any discrepancies between the description in this brochure and the Certificate(s), the Certificate(s) will govern.**

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

### PRICING AND SUBSCRIPTION DETAILS

Any quoted prices or information regarding the Gap 10000 membership dues are non-binding and may change with a thirty (30) day notice, or the days notice required by your state. Notifications can be sent via mail to your most recent mailing address or through email to your last registered email address. **It is your responsibility to monitor the transactions on your account each month and to cancel with the Third Party billing Administrator (TPA) when you wish.** Each month, we cover the cost of the membership services on your behalf, regardless of whether you utilize them. For details on refunds, please refer to our Refund Policy. The TPA for United Business Association (UBA) holds SOC 1, SOC 2, and PCI-DSS certifications. Please note that on your bank or credit card statements, the billing descriptor will appear as UBAGAP8664384274, where the number 8664384274 corresponds to our phone number.

### REFUND AND CANCELLATION POLICY

We offer a refund policy on all UBA Membership programs. If you are not satisfied, you may cancel, and a refund will be issued if the cancellation occurs within the first thirty (30) days. We want you to be 100% satisfied with your Gap 10000 membership benefits and services.

#### **To Cancel:**

#### **Contact the Billing TPA:**

HealthyAmerica / H A Partners, Inc.  
409 W Vickery Blvd, Ft Worth TX 76104  
1-866-438-4274

#### **Cancellation Methods:**

Email: [info@ubamembers.com](mailto:info@ubamembers.com)  
Phone: 1-866-438-4274 (M-Thurs 8 am-5 pm or Fri 8 am-1:30 pm CST)  
Online Form: <https://www.ubamembers.com/billing.html>  
Member Portal: <https://members.ubaapplication.com>  
Fax: 1-817-335-1270

*Please do not cancel through your agent. Canceling directly with the TPA will ensure that your cancellation is processed correctly. Once a cancellation request is made, our team will send a confirmation cancellation notice by email. While we believe that you will be pleased with your overall membership product, we cannot warrant or guarantee the performance of any service. Services and product costs are subject to change. For billing, customer service, fulfillment, or membership questions, contact 866-438-4274.*



**AVAILABLE TO UBA MEMBERS**

Members age 18-79\*

Eligible Spouse up to age 70\*

Eligible Dependents up to age 26\*

*\*Coverage ends for covered spouse when they turn 70 and covered dependents when they turn 26 (could vary by state). Primary Member and Eligible Spouse must be enrolled prior to their 65th birthday. Coverage ends for Critical Illness when member and covered spouse turn 65.*

## HOW TO ENROLL

Complete Simple Enrollment Form:

<https://ubaapplication.com>

Questions on Program:

Call **866-438-4274**

Enroll with Agent Assistance:

Call **866-438-4274**

### Already Enrolled?

Visit the Member Portal

<https://members.ubaapplication.com> for:

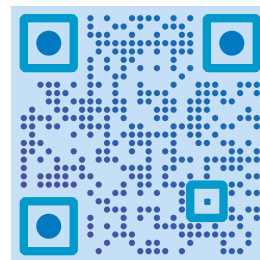
- Certificates of Insurance
- Digital ID Cards
- Claim Forms
- Member Guides
- Copies of Enrollment Forms

### Membership Plan Costs

Family Demographics	Monthly Cost	UBA Dues	Total Monthly Cost
Individual	\$20	\$10	\$30
Individual +1	\$30	\$10	\$40
Family	\$40	\$10	\$50

Membership Plan Costs are monthly and continue until member cancellation. The following monthly insurance rates apply to coverage underwritten by SiriusPoint America Insurance Company<sup>1</sup>. Your overall total association membership dues for the optional supplemental Gap 10000 membership plan also include these monthly insurance rates: <sup>1</sup>Blanket Group Accident Insurance: \$6.00 (Member), \$12.00 (Member+1), \$22.61 (Family) and <sup>1</sup>Group Critical Illness Insurance: \$6.18 (Member) & \$12.36 (Member+Spouse). The Gap 10000 membership plan also includes costs for agent compensation and administration.

SCAN FOR QUOTE & TO ENROLL



or

**APPLY NOW**



Gp 10000 Flyer v05.26  
HASA-BAM-1000 | HASA-1000