

GAP 25000 & BB 1.0

Supplemental Gap Insurance:
Financial Certainty Against
Life's Unpredictabilities

This Membership Plan also includes
Virtual Care Solutions
and more...

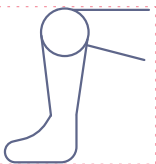


Because Life's Uncertainties Need Certainties



BLANKET GROUP ACCIDENT INSURANCE

Up to \$25,000 Accident Medical Expense*
(\$100 Deductible per accident)



BLANKET GROUP ACCIDENT INSURANCE

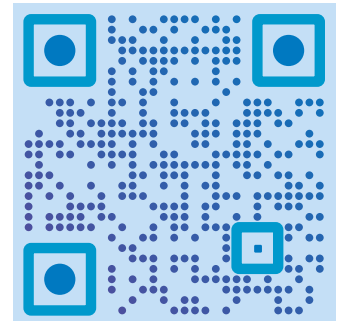
Up to \$5,000 Accidental Death & Dismemberment*
(see schedule of benefits for details)



GROUP CRITICAL ILLNESS INSURANCE

\$25,000 lump sum benefit (after the first year)*
(\$2,500 if first diagnosis occurs within the first year)

SCAN FOR QUOTE
& TO ENROLL



or

APPLY NOW



Underwritten by

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

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

*See page 10 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 form¹. Gather and submit itemized bills and your Explanation of Benefits (EOB).

¹Claim 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



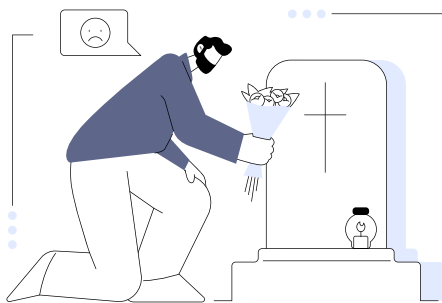
After primary health insurance or other types of insurance (Auto, Worker's Comp, etc.) pays, the supplemental accident medical expense covers remaining out-of-pocket covered expenses up to \$25,000, with a \$100 deductible².

²Deductible is per accident. Maximum benefit for the Blanket Group Accident Medical Expense Insurance is \$25,000 per covered person, per year.

See page 10 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.*

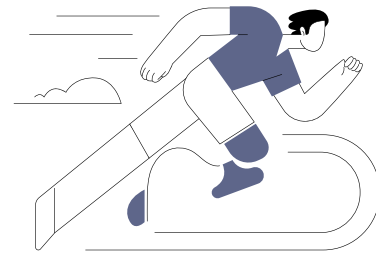


Supplemental Accidental Death & Dismemberment Insurance provides benefits in the unfortunate event of accidental death or severe injury that results in dismemberment. It complements your existing life and health insurance policies by covering specific scenarios that they may not fully address.



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**

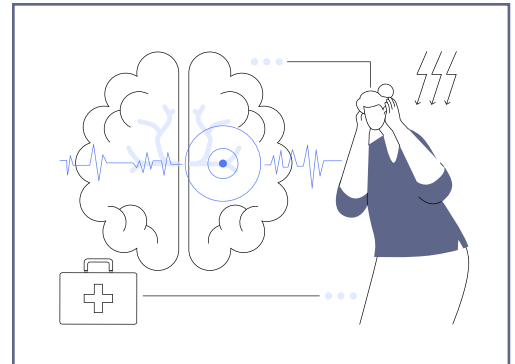
COVERED CRITICAL ILLNESSES



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 \$25,000. If it is **within** the first year, the benefit will be \$2,500. 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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VIRTUAL CARE SOLUTIONS & MORE THROUGH BENEFIT BOOST 1.0

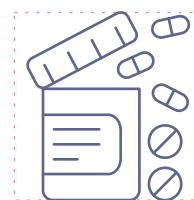
In today's fast-paced world, having a reliable insurance plan is crucial, but **what if your membership could offer more than just traditional supplemental coverage?** Enter **Benefit Boost 1.0**, a suite of non-insurance services designed to elevate your overall membership experience beyond Insurance.



**VIRTUAL URGENT
CARE VISITS**



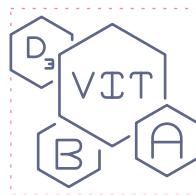
**VIRTUAL TALK
THERAPY VISITS**



**RETAIL RX & PET RX
PRESCRIPTION DISCOUNTS**



**DENTAL
DISCOUNTS**



**MULTI-VITAMIN
GUMDROPS**



**IDENTITY THEFT
MONITORING DISCOUNT**



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.

Lyric Health Virtual Talk Therapy

\$0 Access Fee for consultations

24/7 Access to Master's Level Counselors

Phone or Video Consultation options

(Virtual Psychology or Virtual Psychology is available for a fee per session)

Uses Lyric Health App to Schedule



THE POWER OF  **Beyond Insurance**

Lyric Health Virtual Urgent Care

\$0 Access Fee for consultations

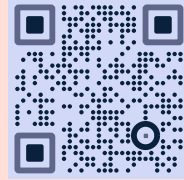
Available 24/7/365

Phone or Video Consultation options

Uses Lyric Health App to Schedule



**Discover More,
Power More.**
Explore the **Power** of
Benefit Boost 1.0



Scan
QR Code
For
Details



SML Dental Discounts

15%-50%* discount per visit
in most instances at participating providers

Aetna Dental Access® Network¹

**Actual costs and savings may vary by provider,
service and geographic location.*



Multi-Vitamins

90-day supply
Reorders at no cost
Free Shipping

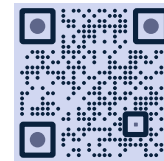


Paramount RX Prescription &
Pet Prescription Discounts

Save an average of 15% on Brand Drugs
Average Savings of 40% on Generic Drugs

No Annual Limits on Usage

Scan
QR Codes
For Web
Tools



RETAIL RX



PET RX

Dental Discount Disclaimer:

This plan is NOT insurance. This is not a qualified health plan under the Affordable Care Act (ACA). Some services may be covered by a qualified health plan under the ACA. This plan does not meet the minimum creditable coverage requirements under M.G.L.c 111M and 956 CMR 5.00. This is not a Medicare prescription drug plan. Discounts on hospital services are not available in Maryland. The plan provides discounts at participating providers for services. The plan does not make payments directly to providers. The plan member is obligated to pay for all services but will receive a discount from participating providers. The range of discounts will vary depending on the type of provider and services. The Discount Plan Organization is Gallagher Affinity Insurance Services, Inc., at 2850 W. Golf Road, Rolling Meadows, IL 60008, 1-866-215-1376. To view a list of participating providers visit www.findbestbenefits.com and enter promo code 725324. **You have the right to cancel this plan within 30 days of the effective date for a full refund on fees paid.** Such refunds are issued within 30 days of request.

¹The discount program provides access to the Aetna Dental Access® Network. this network is administered by Aetna Life Insurance Company (ALIC). Neither ALIC nor any of its affiliates offers or administers the discount program. Neither ALIC nor any of its affiliates is an affiliate, agent representative, or employee of the discount program. Dental providers are independent contractors and not employees or agents of ALIC or its affiliates. ALIC does not provide dental care or treatment and is not responsible for outcomes.

Lyric Health Disclaimer:

Licensed healthcare providers provide clinical services through medical practices affiliated with Lyric and other network providers. Additional or different telehealth requirements may be applicable in certain states; see www.getlyric.com for full terms and conditions.

Lyric does not prescribe DEA controlled substances, lifestyle drugs, and certain other drugs which may be harmful because of their potential for abuse. Lyric does not guarantee that a prescription will be written. Lyric physicians reserve the right to deny care for potential misuse of services. No children under the age of 2. **THIS IS NOT INSURANCE.** (For Virtual Psychiatry: Prescriptions are not guaranteed.)

While the Benefit Boost 1.0 Subscription Package offers a wide array of services designed to enhance your well-being, it is important to note that this program is not a form of insurance. Instead, it provides a collection of non-insurance benefits that include discounts, resources, and access to various services aimed at improving your lifestyle and supporting your health. These benefits are available to members, offering valuable savings and assistance without the traditional claims and coverage associated with insurance policies. As such, while Benefit Boost 1.0 complements your overall health strategy, it should be considered an additional resource rather than a replacement for conventional insurance coverage. SiriusPoint America Insurance Company is not affiliated with this non-insurance Lyric Health Virtual Visits program or any of the other the non-insurance services in Benefit Boost 1.0 or the membership benefits and services of the United Business Association.

ACCESSING THE VIRTUAL CARE SOLUTIONS IS SIMPLE **USING THE LYRIC HEALTH APP!**

LEARN HOW EASY IT IS TO SCHEDULE AN APPOINTMENT IN 5 SIMPLE STEPS

STEP ONE

On your Effective Date, you will be able to install and begin using the Lyric Health Mobile App. Download the Lyric Mobile app and get instant access to integrated virtual care designed to treat the complete you.

Download Lyric Health Today!

Members enhance your CARE journey by downloading the Lyric Health Mobile app today. Access our Nationwide Network of licensed clinicians from the comfort of your home.



Account Registration Requires Primary Member's:

Last Name

Date of Birth

Zip Code

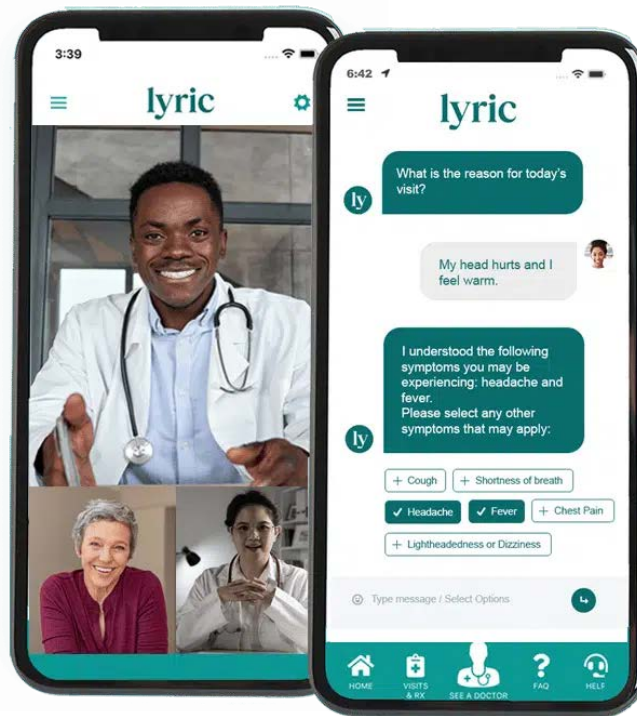
Follow the prompts to activate and register yourself and up to seven (7) dependents.

Dependents age 18 and over are prompted to setup their own account prior to use.

Licensed healthcare providers provide clinical services through medical practices affiliated with Lyric and other network providers. Additional or different telehealth requirements may be applicable in certain states; see www.getlyric.com for full terms and conditions.

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Head to Toe Healthcare that Fits in Your Pocket



STEP TWO

Schedule a consultation. Login to the Lyric Health Mobile App. Call, Click, or Tap to schedule your consultation.

During the consultation scheduling process, you will be prompted to complete/update your EHR (Electronic Health Record). This can be updated online or by phone when requesting your consult. Your medical history provides Lyric doctors with information they need to make an accurate diagnosis. Consultations will take place within 2 hours of the initial request or can be scheduled for a specific time.

STEP THREE

Talk to a Provider. A doctor will call you directly or join on video from the Lyric website or mobile app.

STEP FOUR

Your Treatment Plan. See your diagnoses, prescriptions (if appropriate), and doctors' notes as directed.

STEP FIVE

Feel Better. Stay healthier! Use the app to keep track of your personal health records anytime from anywhere

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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, BB 1.0 AND UBA GUIDE
ALABAMA	https://www.ubamembers.com/certs_gap25000&BB1_AL.pdf
ARKANSAS	https://www.ubamembers.com/certs_gap25000&BB1_AR.pdf
ARIZONA	https://www.ubamembers.com/certs_gap25000&BB1_AZ.pdf
CALIFORNIA	https://www.ubamembers.com/certs_gap25000&BB1_CA.pdf
COLORADO	https://www.ubamembers.com/certs_gap25000&BB1_CO.pdf
DELAWARE	https://www.ubamembers.com/certs_gap25000&BB1_DE.pdf
DISTRICT OF COLUMBIA	https://www.ubamembers.com/certs_gap25000&BB1_DC.pdf
FLORIDA	https://www.ubamembers.com/certs_gap25000&BB1_FL.pdf
GEORGIA	https://www.ubamembers.com/certs_gap25000&BB1_GA.pdf
ILLINOIS	https://www.ubamembers.com/certs_gap25000&BB1_IL.pdf
INDIANA	https://www.ubamembers.com/certs_gap25000&BB1_IN.pdf
KANSAS	https://www.ubamembers.com/certs_gap25000&BB1_KS.pdf
KENTUCKY	https://www.ubamembers.com/certs_gap25000&BB1_KY.pdf
LOUISIANA	https://www.ubamembers.com/certs_gap25000&BB1_LA.pdf
MICHIGAN	https://www.ubamembers.com/certs_gap25000&BB1_MI.pdf
MISSISSIPPI	https://www.ubamembers.com/certs_gap25000&BB1_MS.pdf
MISSOURI	https://www.ubamembers.com/certs_gap25000&BB1_MO.pdf
NEBRASKA	https://www.ubamembers.com/certs_gap25000&BB1_NE.pdf
NEVADA	https://www.ubamembers.com/certs_gap25000&BB1_NV.pdf
NORTH CAROLINA	https://www.ubamembers.com/certs_gap25000&BB1_NC.pdf
NORTH DAKOTA	https://www.ubamembers.com/certs_gap25000&BB1_ND.pdf
OHIO	https://www.ubamembers.com/certs_gap25000&BB1_OH.pdf
OKLAHOMA	https://www.ubamembers.com/certs_gap25000&BB1_OK.pdf
RHODE ISLAND	https://www.ubamembers.com/certs_gap25000&BB1_RI.pdf
TENNESSEE	https://www.ubamembers.com/certs_gap25000&BB1_TN.pdf
TEXAS	https://www.ubamembers.com/certs_gap25000&BB1_TX.pdf
VIRGINIA	https://www.ubamembers.com/certs_gap25000&BB1_VA.pdf
WEST VIRGINIA	https://www.ubamembers.com/certs_gap25000&BB1_WV.pdf
WISCONSIN	https://www.ubamembers.com/certs_gap25000&BB1_WI.pdf
WYOMING	https://www.ubamembers.com/certs_gap25000&BB1_WY.pdf
Benefit Boost 1.0 Guide	https://www.ubamembers.com/sample_bb1-np_UBA.pdf
UBA Membership Guide	https://www.ubamembers.com/sample_ubamembership.pdf

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 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 10). 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, Gallagher Affinity Insurance Services, Inc., Lyric Health, Paramount RX, Aetna Dental Access®, LifeLock™, FamilySource® 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 25000 & BB 1.0 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 25000 & BB 1.0 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
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.

**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:

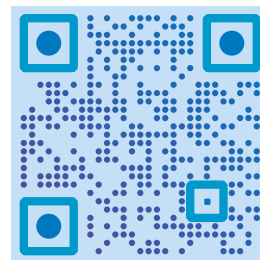
- Certificates of Insurance
- Digital ID Cards
- Claim Forms
- Member Guides
- Copies of Enrollment Forms
- Vitamin Order Forms
- Lyric Health Portal Instructions
- Dental Discount Provider Look-up
- Paramount RX Discount ID Cards

Membership Plan Costs

Family Demographics	Monthly Cost	UBA Dues	Total Monthly Cost
Individual	\$75	\$10	\$85
Individual +1	\$120	\$10	\$130
Family	\$150	\$10	\$160

Membership Plan Costs are monthly and continue until member cancellation. 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 25000 & BB 1.0 membership plan also include these monthly insurance rates: ¹Blanket Group Accident Insurance: \$8.54(Member), \$17.07 (Member+1), \$32.18 (Family) and ¹Group Critical Illness Insurance: \$15.45 (Member), \$30.90 (Member+Spouse). The Gap 25000 & BB 1.0 membership plan also includes costs for Benefit Boost 1.0, agent compensation and administration.

SCAN FOR QUOTE
& TO ENROLL



or

APPLY NOW



Gap 25000 & BB 1.0 Flyer v05.26
 HASA-BAM-1000 | HASA-1000