

GAP 25000

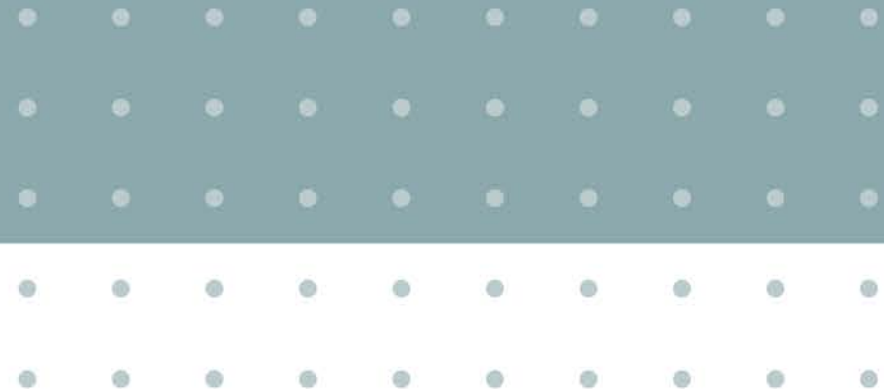
underwritten by SiriusPoint America Insurance Company

The logo for UBA, consisting of the letters 'UBA' in a bold, dark blue, sans-serif font. The logo is positioned inside a white, rounded rectangular shape that is part of a larger graphic design at the bottom of the page.

01.

INTRODUCTION

Gap 25000 Plan



SUPPLEMENTAL INSURANCE

The Gap 25000 plan is a supplemental insurance plan designed to complement your existing comprehensive health insurance.



LIMITED COVERAGE

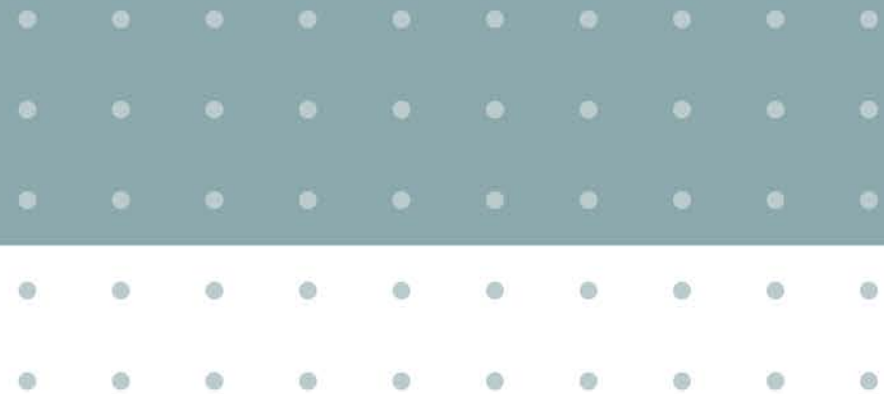
It provides limited coverage for **accidents** and **critical illnesses** and is available exclusively to members of the United Business Association (UBA).

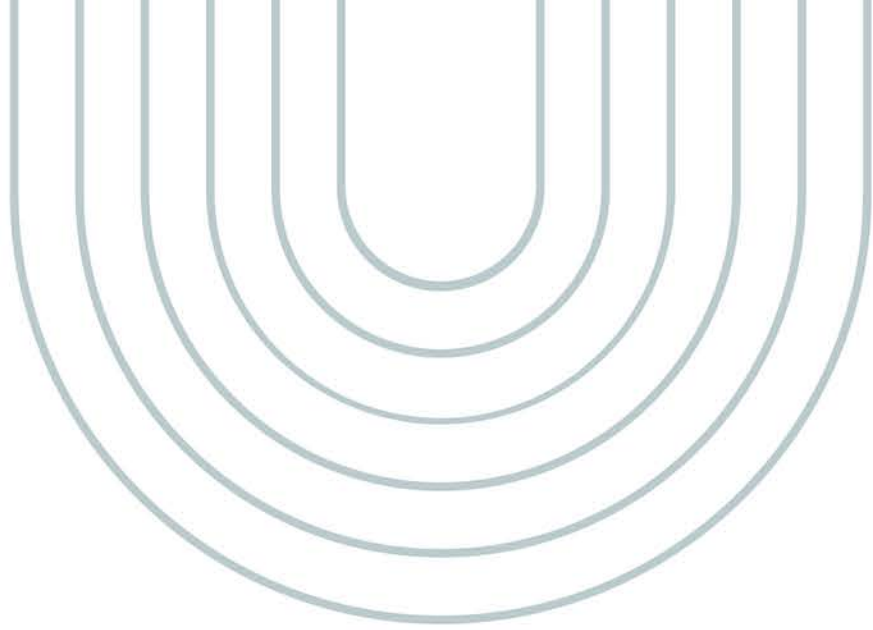


02.

BLANKET GROUP ACCIDENT INSURANCE

Underwritten by SiriusPoint America Insurance Company.



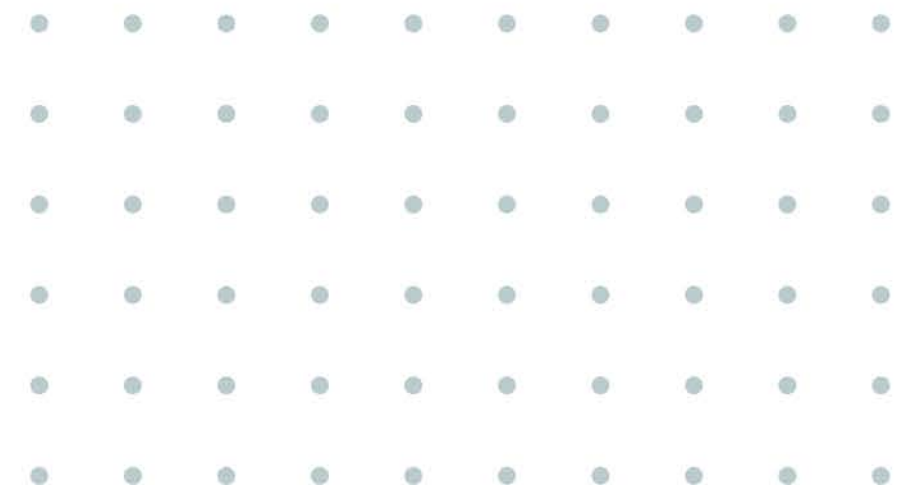


DEDUCTIBLE

Requires a \$100 deductible per accident.

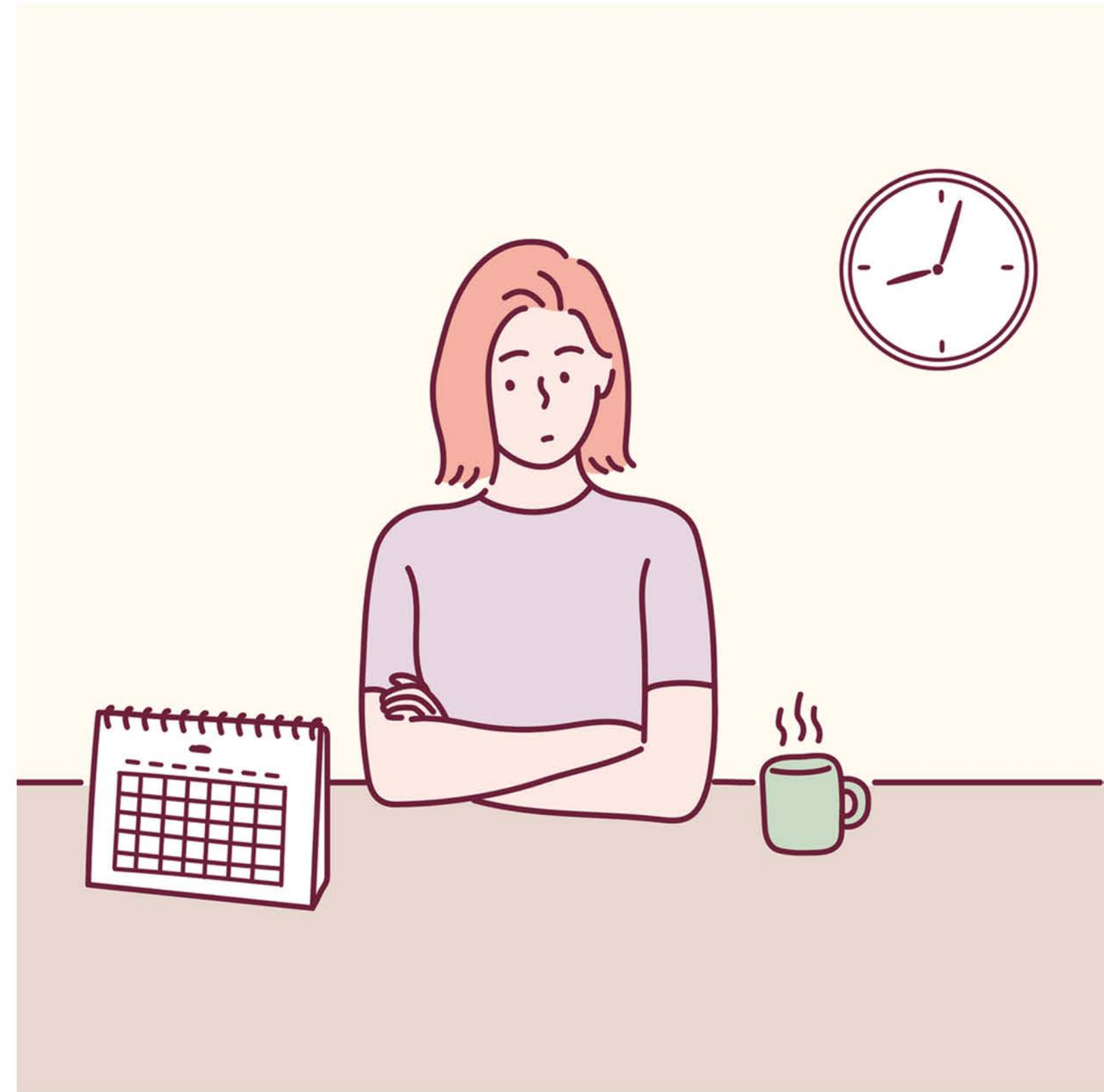
COVERAGE

The plan covers accidental injuries, paying up to \$25,000 per person, per year



Coverage Applies

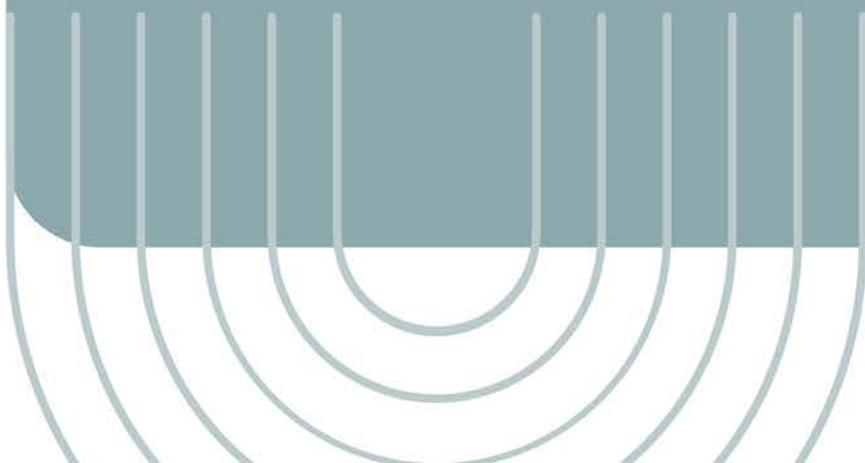
- Only after other insurance plans have been considered.
- **90-day loss period** where expenses must be incurred within 90 days of the accident.
- **365-day benefit period** where coverage spans 365 days from accident date.



03.

BLANKET GROUP ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

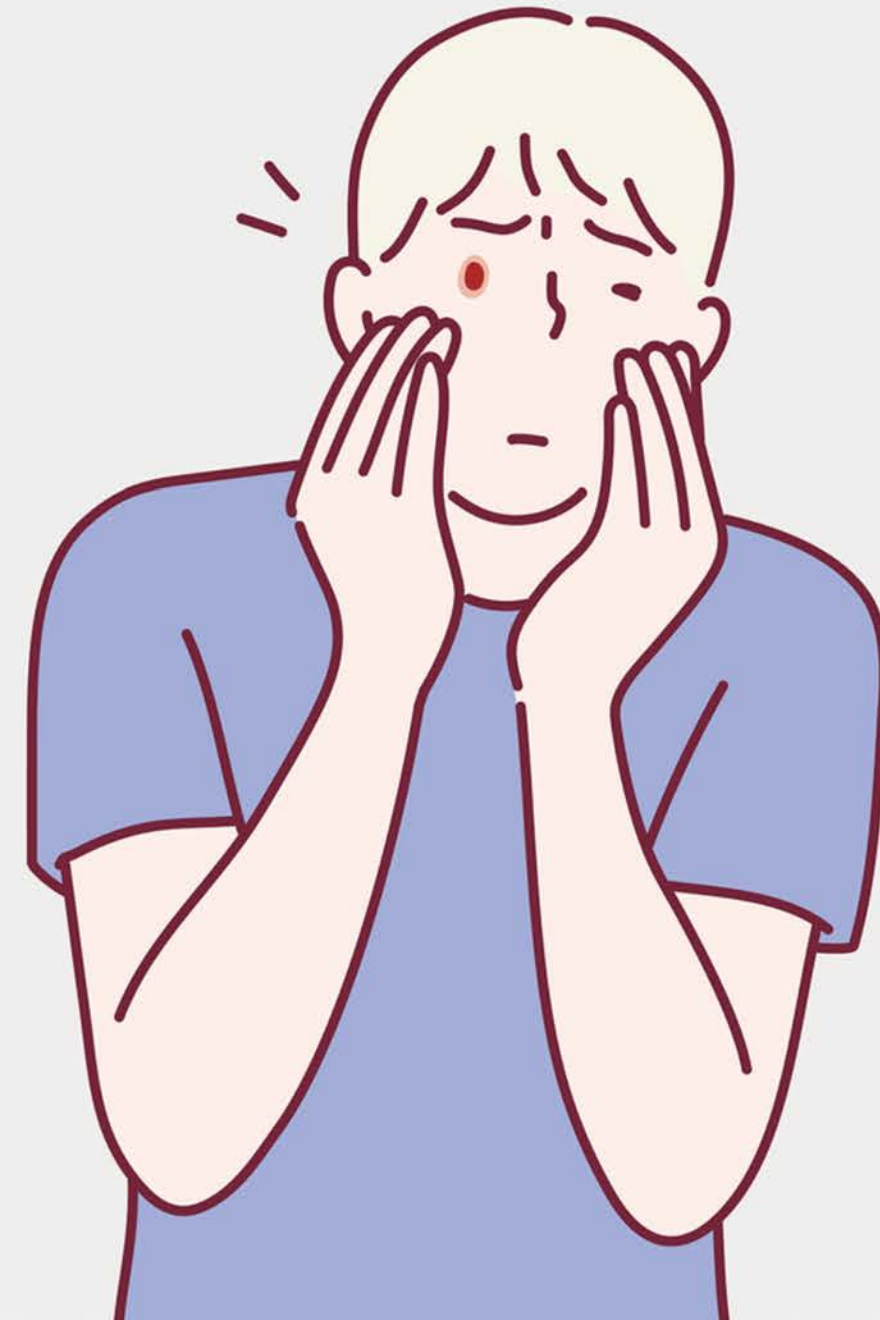
Underwritten by SiriusPoint America Insurance Company

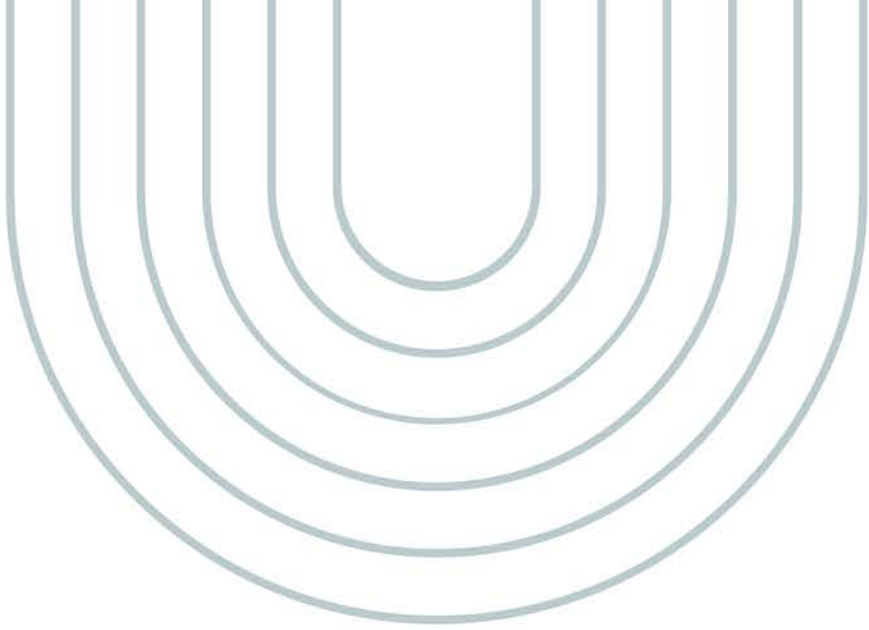


AD&D LOSSES

Benefits for specific losses due to:

- Accidents
- Loss of Life
- Loss of Limbs
- Loss of Senses





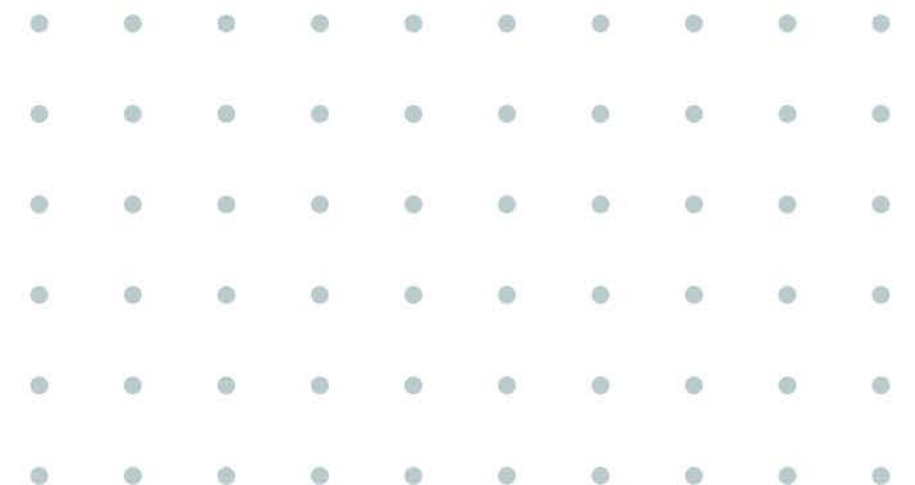
PARTIAL BENEFITS

Partial benefits for less severe losses
(e.g., \$2,500 for one hand/foot)

MAXIMUM PAYOUT

\$5,000 for loss of life or two limbs.

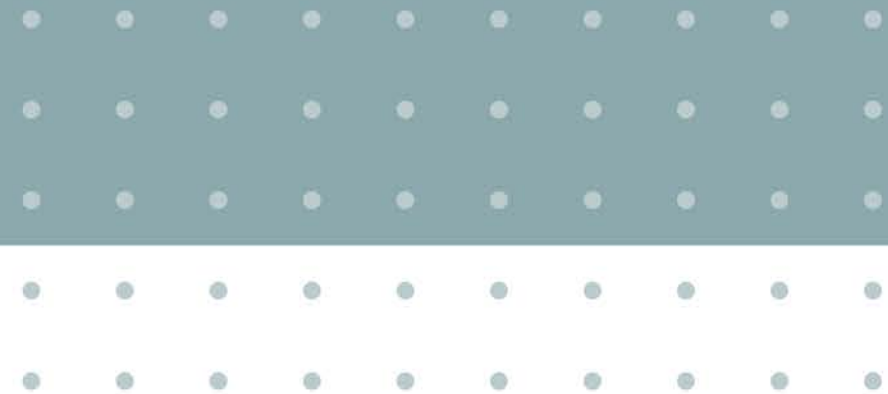
Only the largest benefit for a single accident will be paid.



04.

GROUP CRITICAL ILLNESS INSURANCE

Underwritten by SiriusPoint America Insurance Company

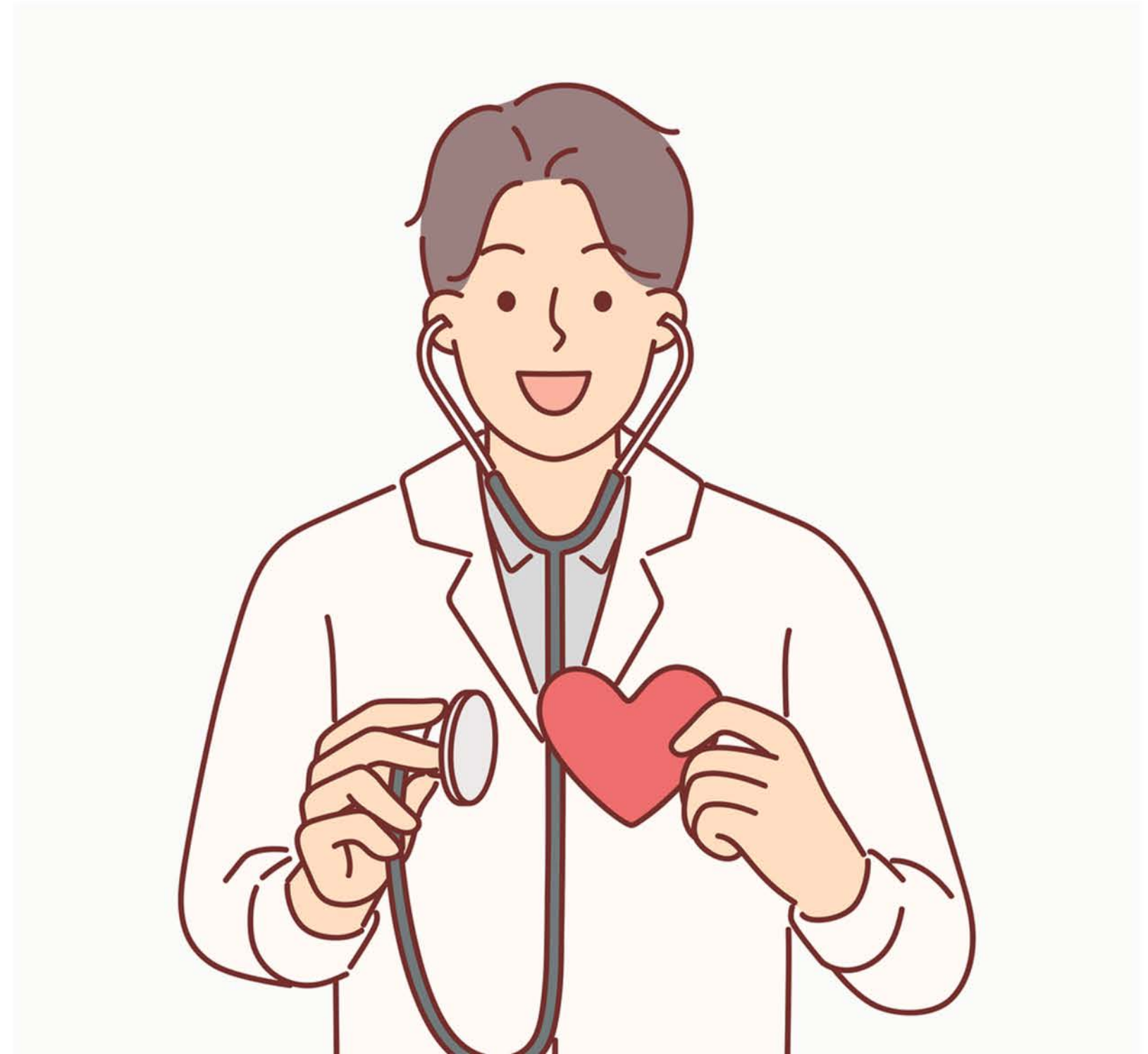


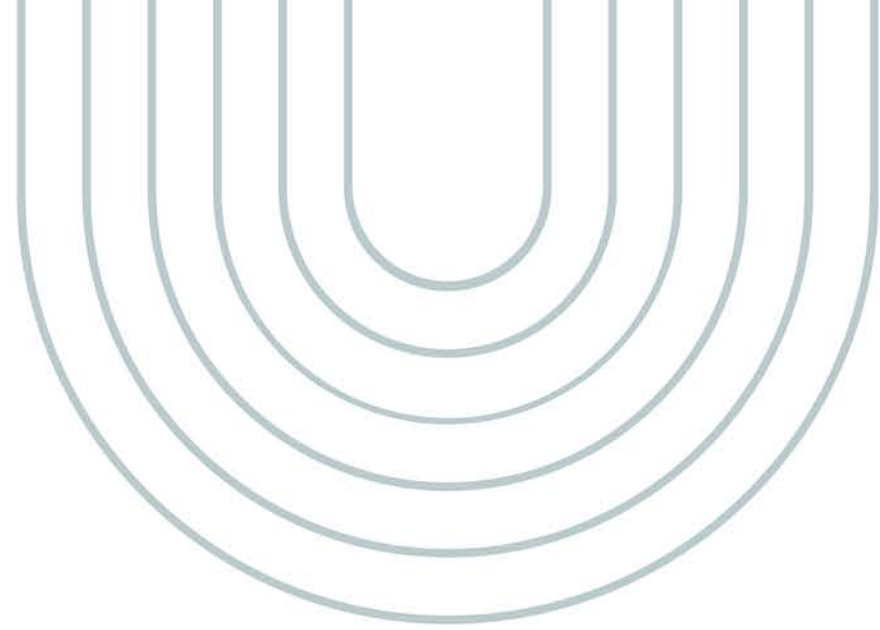
CRITICAL ILLNESS COVERAGE

Lump-sum benefits for first diagnosis of a covered critical illness:

Heart Attack
Stroke or
Invasive Cancer

Coverage is for member and spouse only
& ends when they turn 65





COVERAGE YEARS 2+

Pays **\$25,000** lump-sum for a first diagnosis of a covered critical illness if it occurs after the first year from the effective date.

COVERAGE YEAR 1

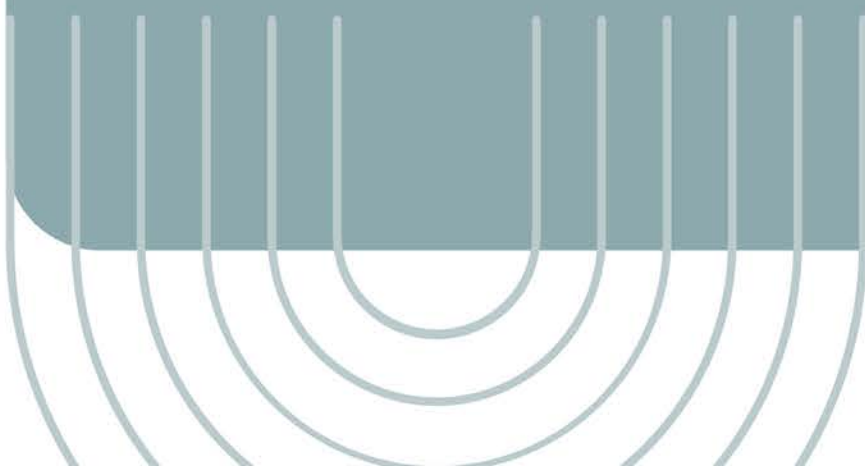
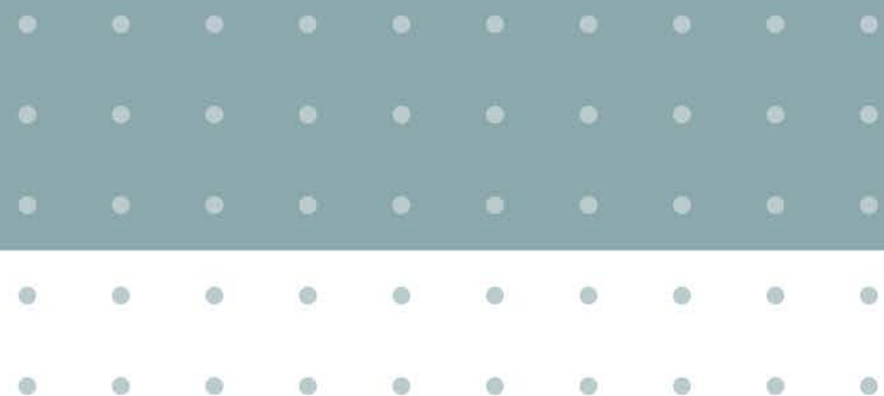
Pays **\$2500** lump-sum for a first diagnosis of a covered critical illness if it occurs within the first year from the effective date.

Claims for benefits shall be administered based on the Certificate of Insurance. When a Critical Illness for which benefits are provided under the Policy and the Certificate of Insurance is contributed to or caused by another Critical Illness, **only one benefit will be paid**. The benefit paid will be the larger of the two. If the benefits are equal, the Covered Person may choose the benefit to be paid. Carefully read your Certificate of Insurance to view full definitions, limitations, exclusions and terms of coverage.



05.

ELIGIBILITY & ENROLLMENT



ELIGIBLE PARTICIPANTS

UBA members aged 18-79

Spouses up to age 70

Dependent Children*

Enrollment must occur before members's 65th birthday

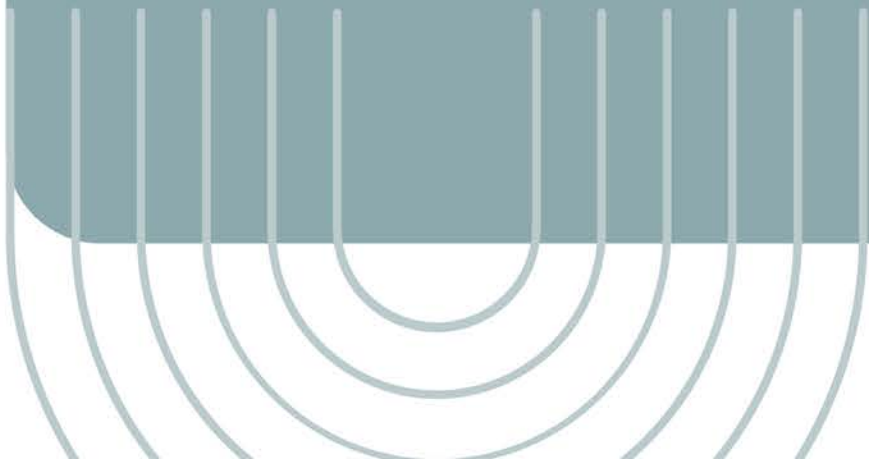


*Dependent Children are not eligible for Group Critical Illness Insurance and **Group Critical Illness Insurance ends when the member turns 65 years old.**

06.

ADDITIONAL INFORMATION

About Gap 25000 Plan





PLAN COST*

Individual: \$30 per month
Individual+1: \$55 per month
Family: \$70 per month

Plan cost does not include the required \$10 monthly membership dues

This plan offers limited coverage and is not a substitute for major medical insurance. does NOT provide minimum essential coverage in accordance with the Patient Protection and Affordable Care Act (ACA).

LIMITED COVERAGE



Current rate(s) for insurance coverage included in the Gap 25000 Plan and underwritten by SiriusPoint America Insurance Company:

Blanket Group Accident Insurance:	Group Critical Illness Insurance
\$8.54/mo for Member	\$15.45/mo for Member
\$17.07/mo for Member+1	\$30.90/mo for Member+Spouse
\$32.18/mo for Family	

Additional costs for administration and agent commissions are also included in the overall plan cost.



30-DAY GUARANTEE

Full refund available if cancelled within the 30 days of the effective date, provided no claims have been filed.

Review the Certificate of Insurance for detailed terms, conditions, limitations and exclusions. If there are any discrepancies between the descriptions in this presentation and the Certificate, the Certificate will govern.

REVIEW CERTIFICATES





FOR THOSE SEEKING EXTRA PROTECTION

The Gap 25000 plan is a valuable supplement for those seeking additional protection against accidents and provide helpful funds to fight back and get well during a critical illness. Ensure thorough understanding by reviewing all policy documents and considering the plan's suitability for your needs.





Thank you!



LEARN MORE

Do you have any questions?

Call us at 866-438-4274

Email: info@ubamembers.com

Website: ubamembers.com

Enroll at ubaapplication.com

This presentation offers a concise overview of the Gap 25000 Plan, focusing on its benefits, eligibility, and costs, while emphasizing the supplemental nature of the coverage. For full plan descriptions, terms, conditions, limitations & exclusions, state variations, please review the Certificate of Insurance.