

GAP 5000+HC2U

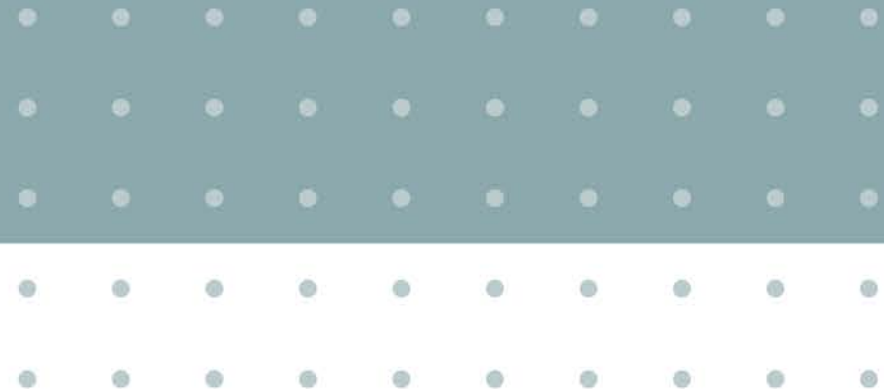
underwritten by SiriusPoint America Insurance Company

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 slide.

01.

INTRODUCTION

Gap 5000+HC2U Plan



SUPPLEMENTAL INSURANCE

The Gap 5000+HC2U 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).

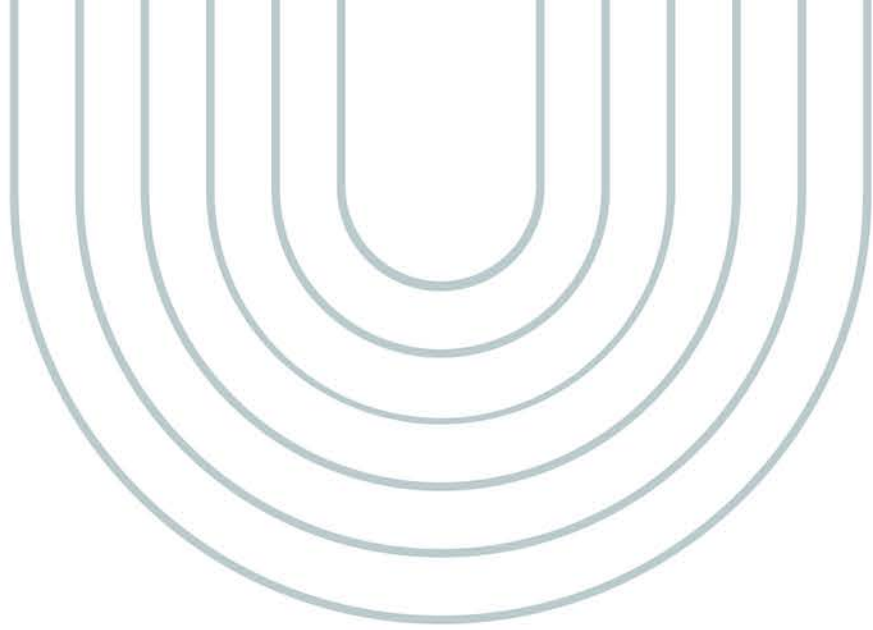


02.

BLANKET GROUP ACCIDENT INSURANCE

Underwritten by SiriusPoint America Insurance Company.



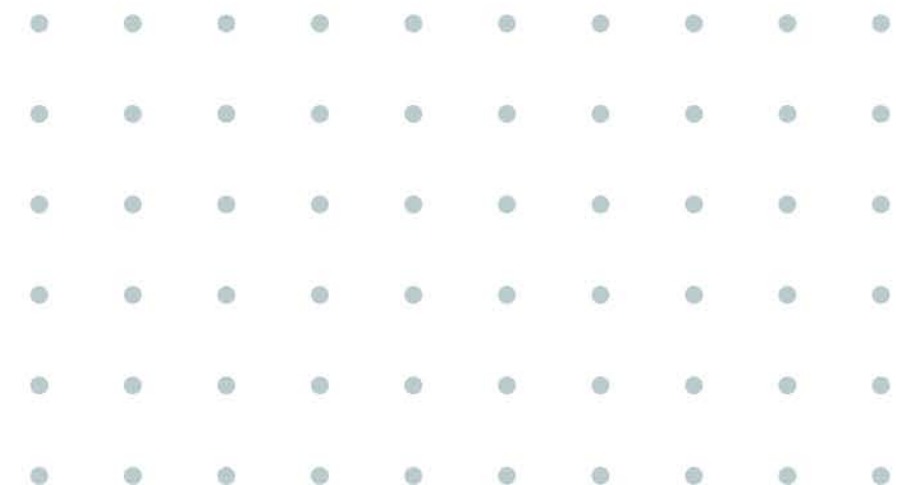


DEDUCTIBLE

Requires a \$100 deductible per accident.

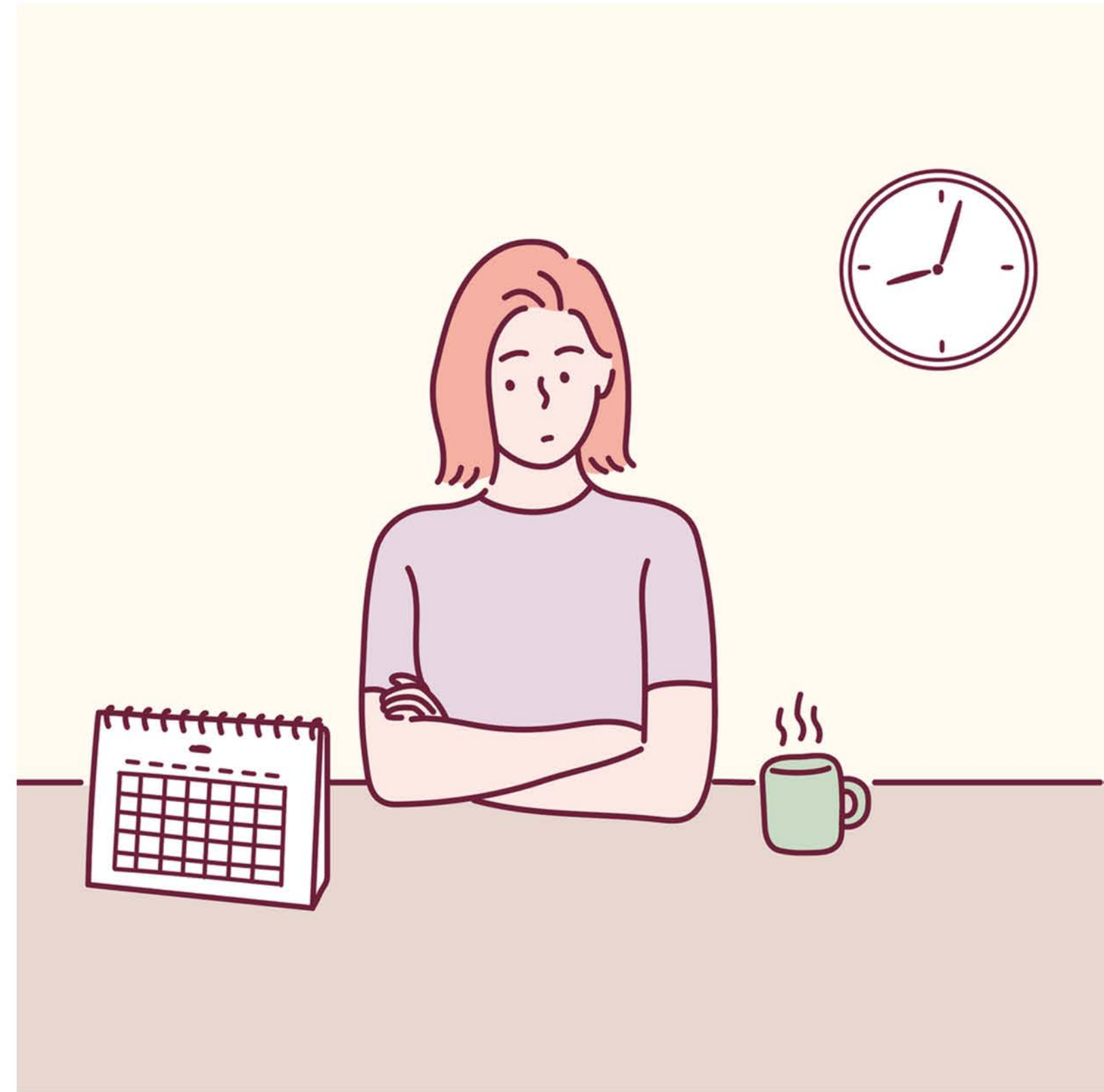
COVERAGE

The plan covers accidental injuries, paying up to \$5,000 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

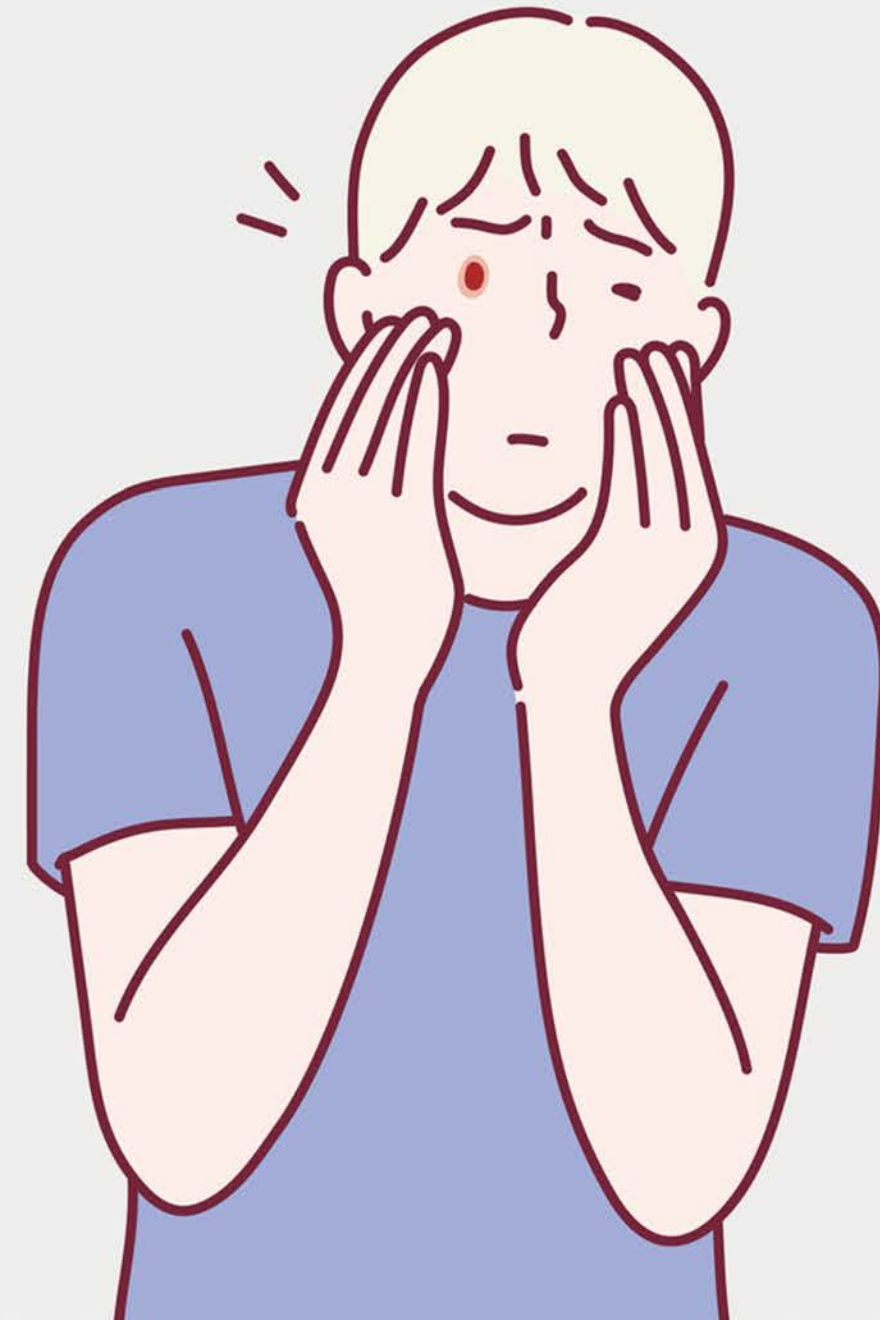
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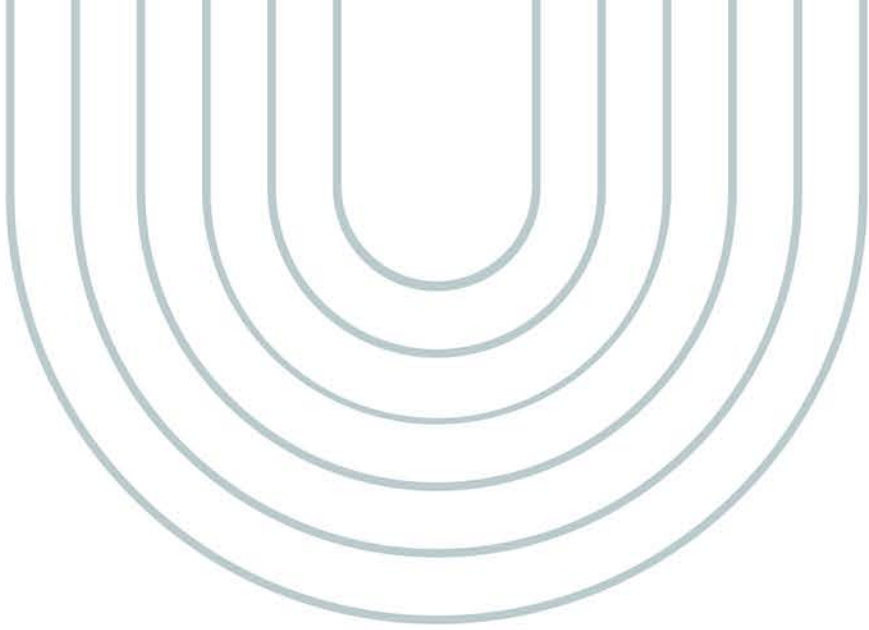


AD&D LOSSES

Benefits for specific losses due to:

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





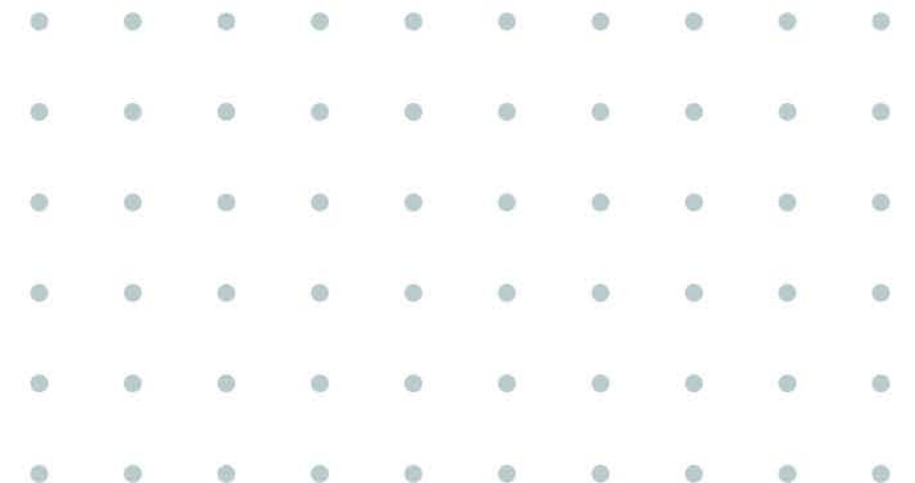
PARTIAL BENEFITS

Partial benefits for less severe losses
(e.g., \$1,250 for one hand/foot)

MAXIMUM PAYOUT

\$2,500 for loss of life or two limbs.

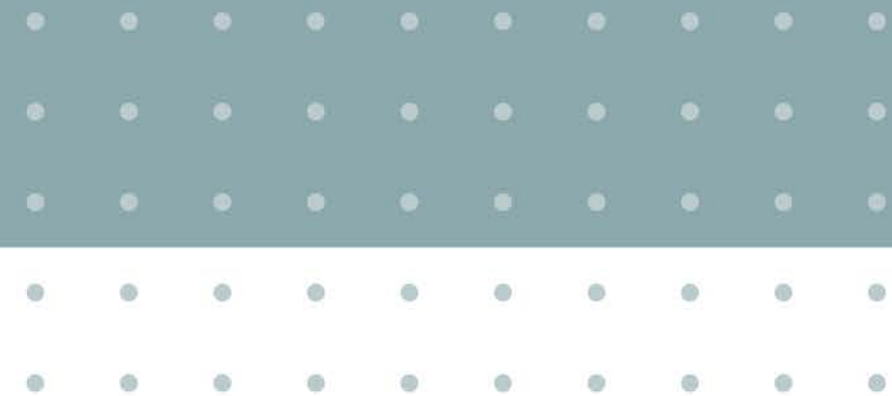
Only the largest benefit for a single accident will be paid.



04.

GROUP CRITICAL ILLNESS INSURANCE

Underwritten by SiriusPoint America Insurance Company

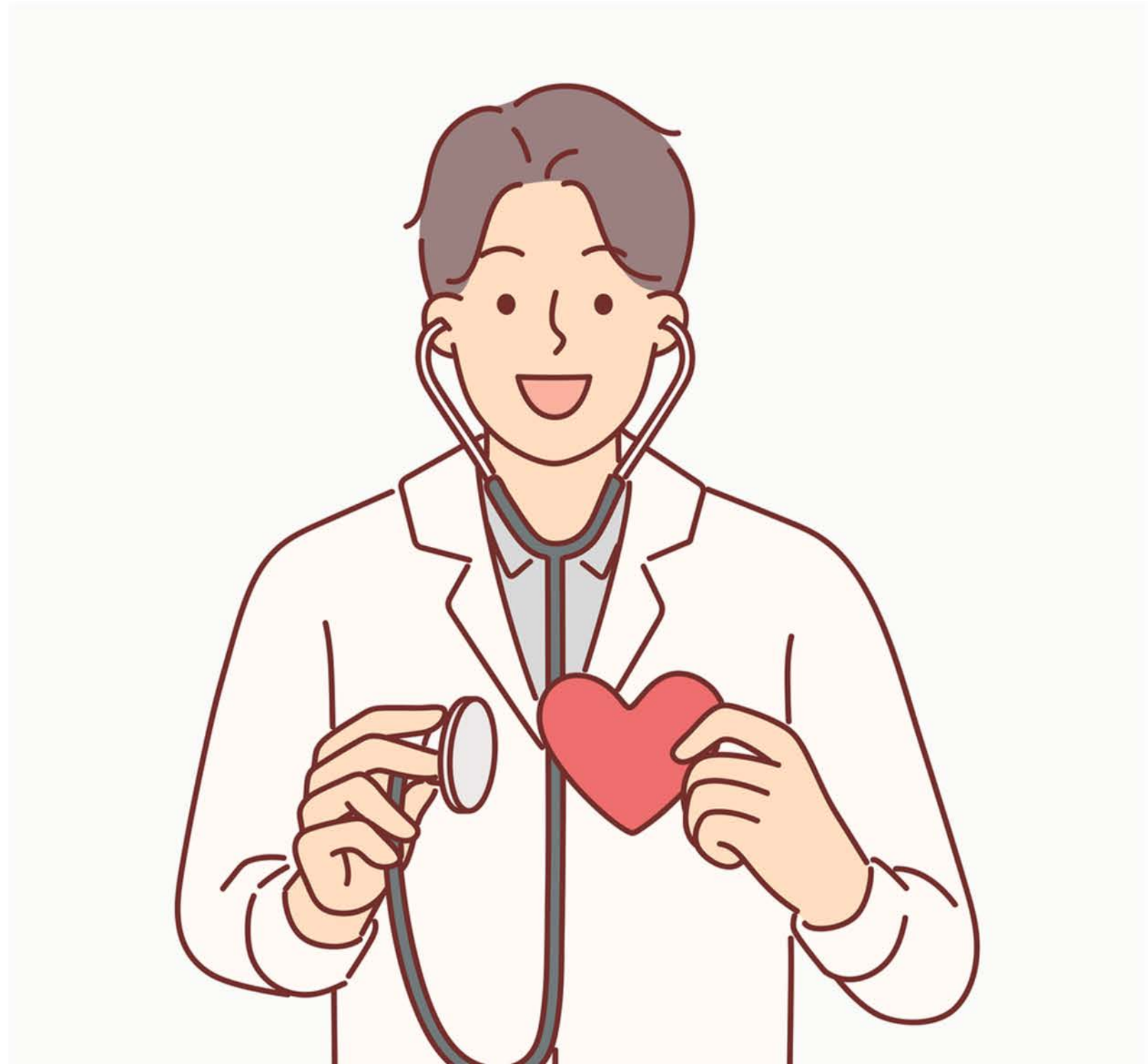


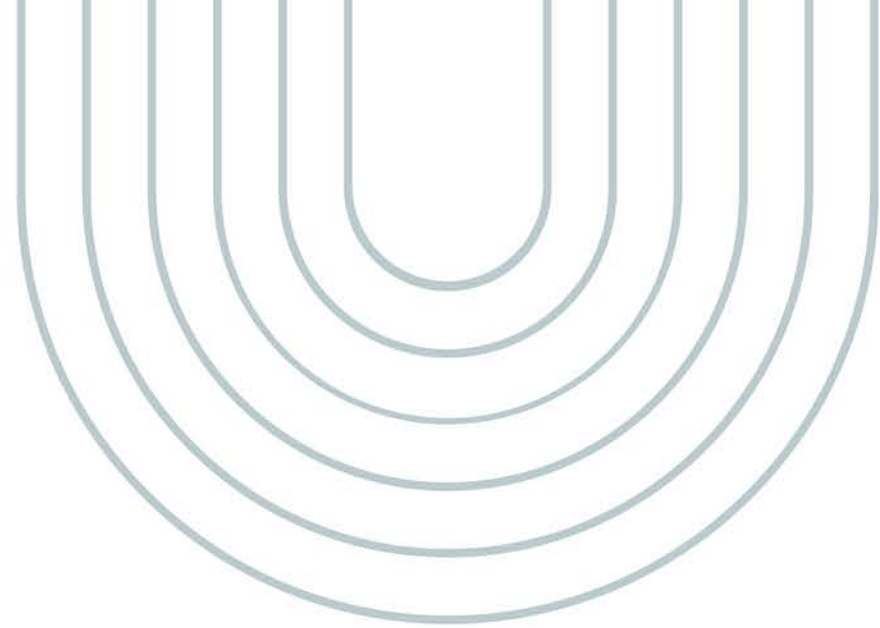
CRITICAL ILLNESS COVERAGE

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 **\$5000** 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

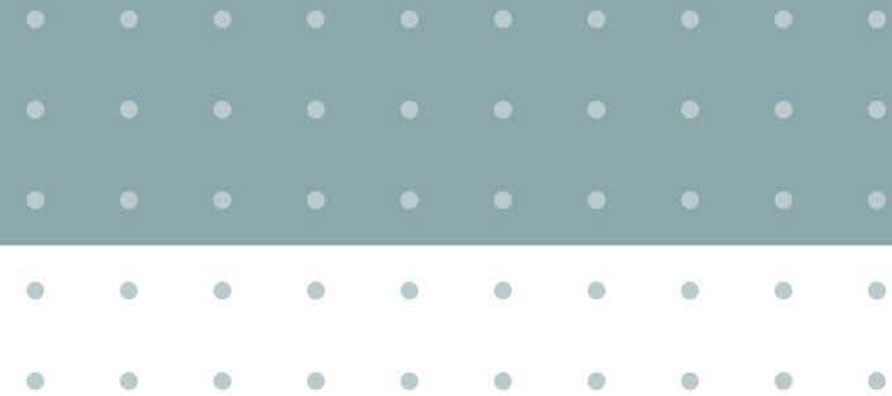
Pays **\$1000** lump-sum for a first diagnosis of a covered critical illness if it occurs within the first year from the effective date.

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



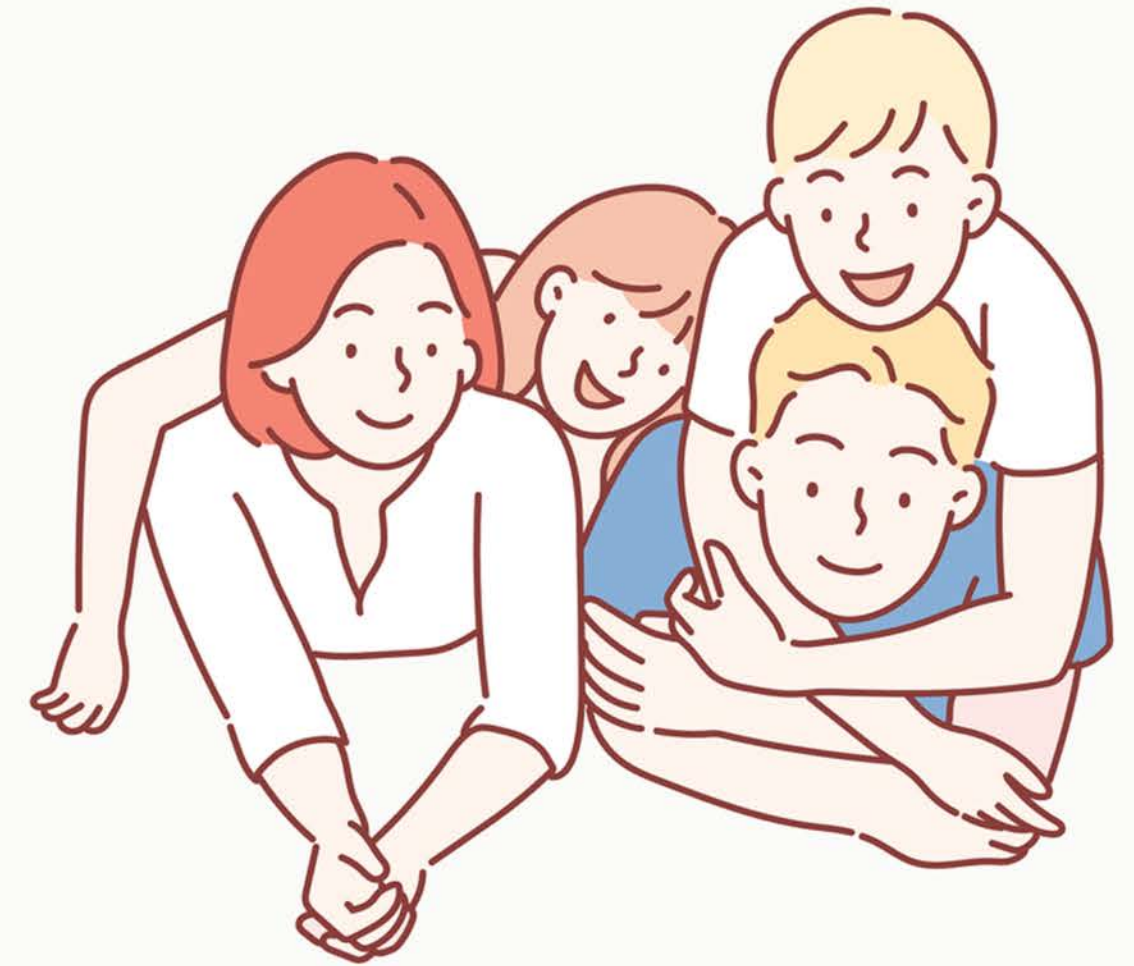
ELIGIBLE PARTICIPANTS

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.

HC2U DIRECT PRIMARY CARE | VALUE TIER

*This Gap 5000+HC2U Plan includes the
Benefit Boost HC2U DPC Value non-insurance services.*

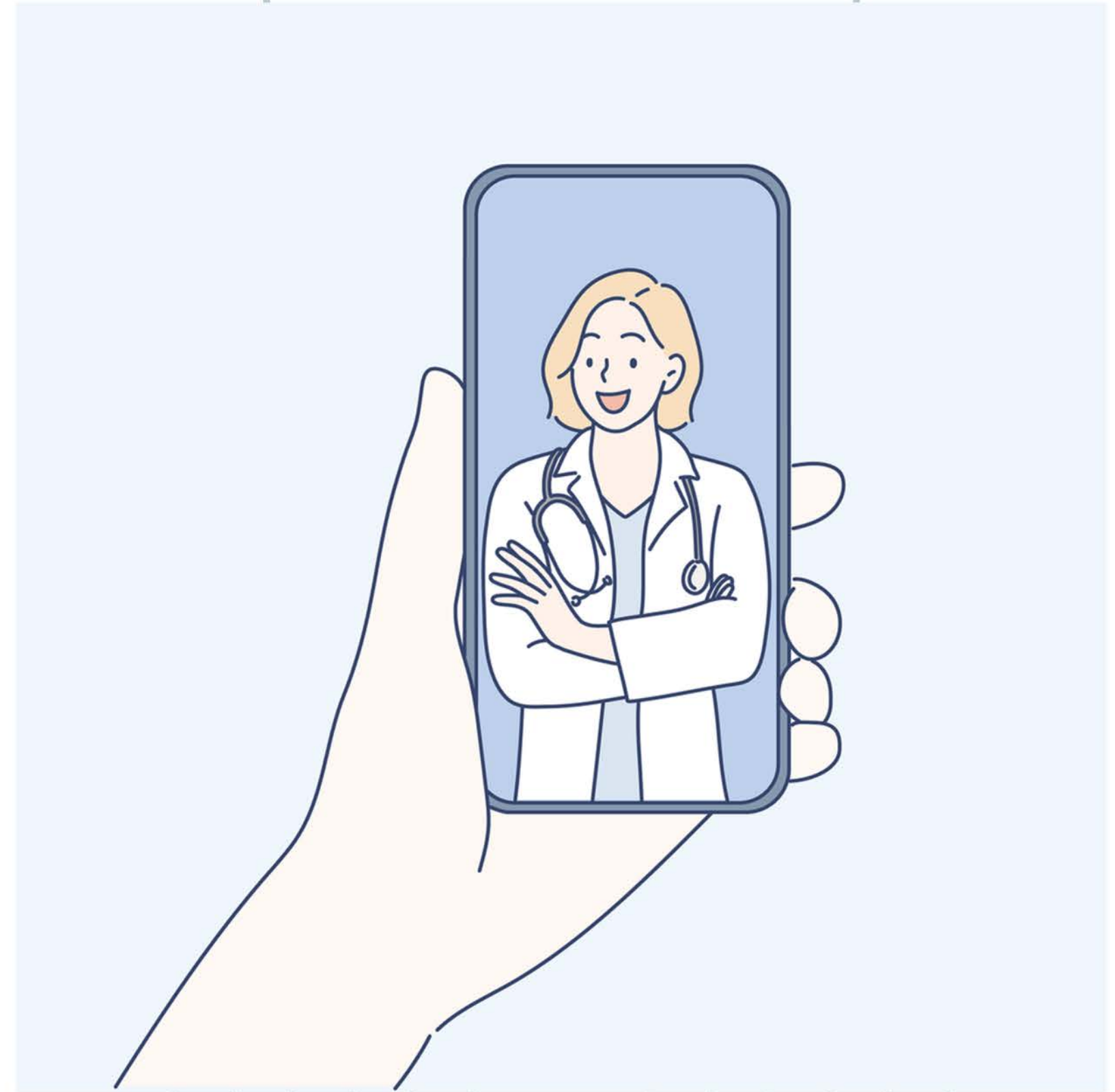


SiriusPoint America Insurance Company is not affiliated with any of the non-insurance HC2U DPC Benefit Boost services.

INTRODUCTION

Discover a personalized, simplified, hassle-free healthcare experience with Healthcare2U's Direct Primary Care.

These services are separate from insurance benefits and not underwritten by insurance companies and are not insurance but a healthcare membership.



SAVE TIME WITH DIRECT PRIMARY CARE VALUE



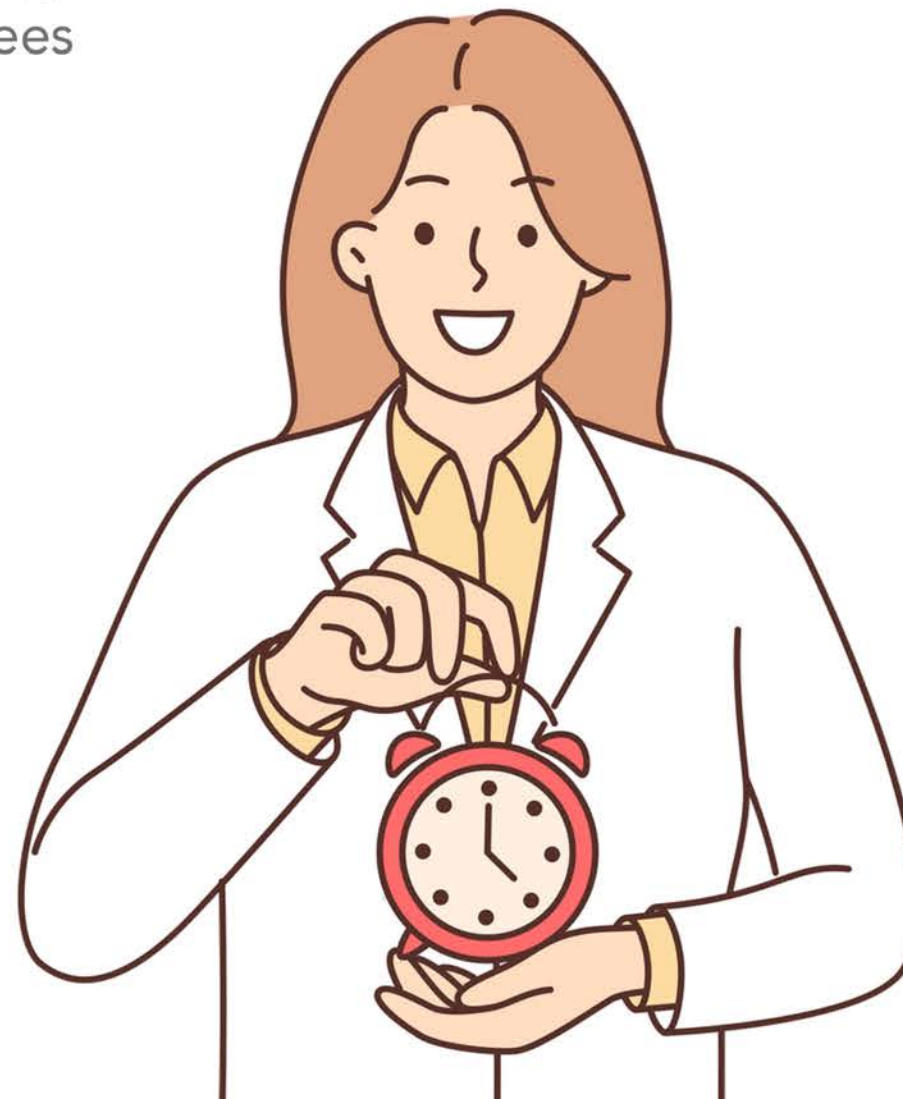
NON-INSURANCE ALTERNATIVE

Experience a non-insurance doctor and urgent care visit service that eliminates claim forms, saving you both time and money. Enjoy affordable access fees for various services!

UNLIMITED ACCESS

Provides unlimited access to primary, chronic and urgent care services.

(Excludes coverage for hospitalization or critical illness)



NATIONWIDE COVERAGE

Available across the United States, members have access to Healthcare2U's Private Physician Network (PPN) with a patient advocacy concierge service for streamlined healthcare navigation

PATIENT ADVOCACY LINE

Certified medical professionals to guide you through the healthcare options and help schedule appointments allowing you to choose the most affordable care.

UNLIMITED IN-OFFICE DOCTOR AND URGENT CARE VISITS

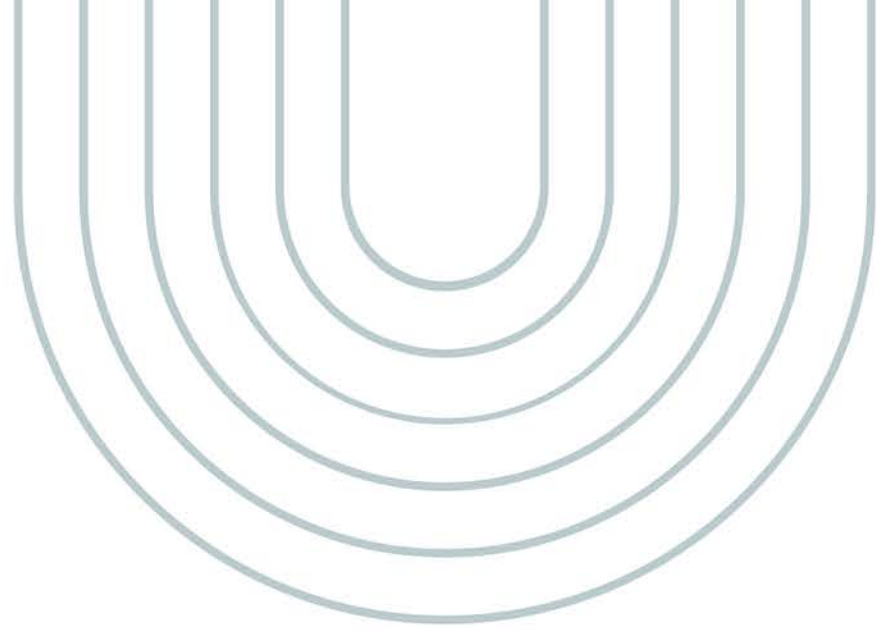
Unlimited doctor visits at **\$25 access fee**

In-Facility urgent care visits nationwide at **\$50 access fee.**

All visits require scheduling through PAL

(PAL: Patient Advocacy Line - no walk-in appointments allowed)





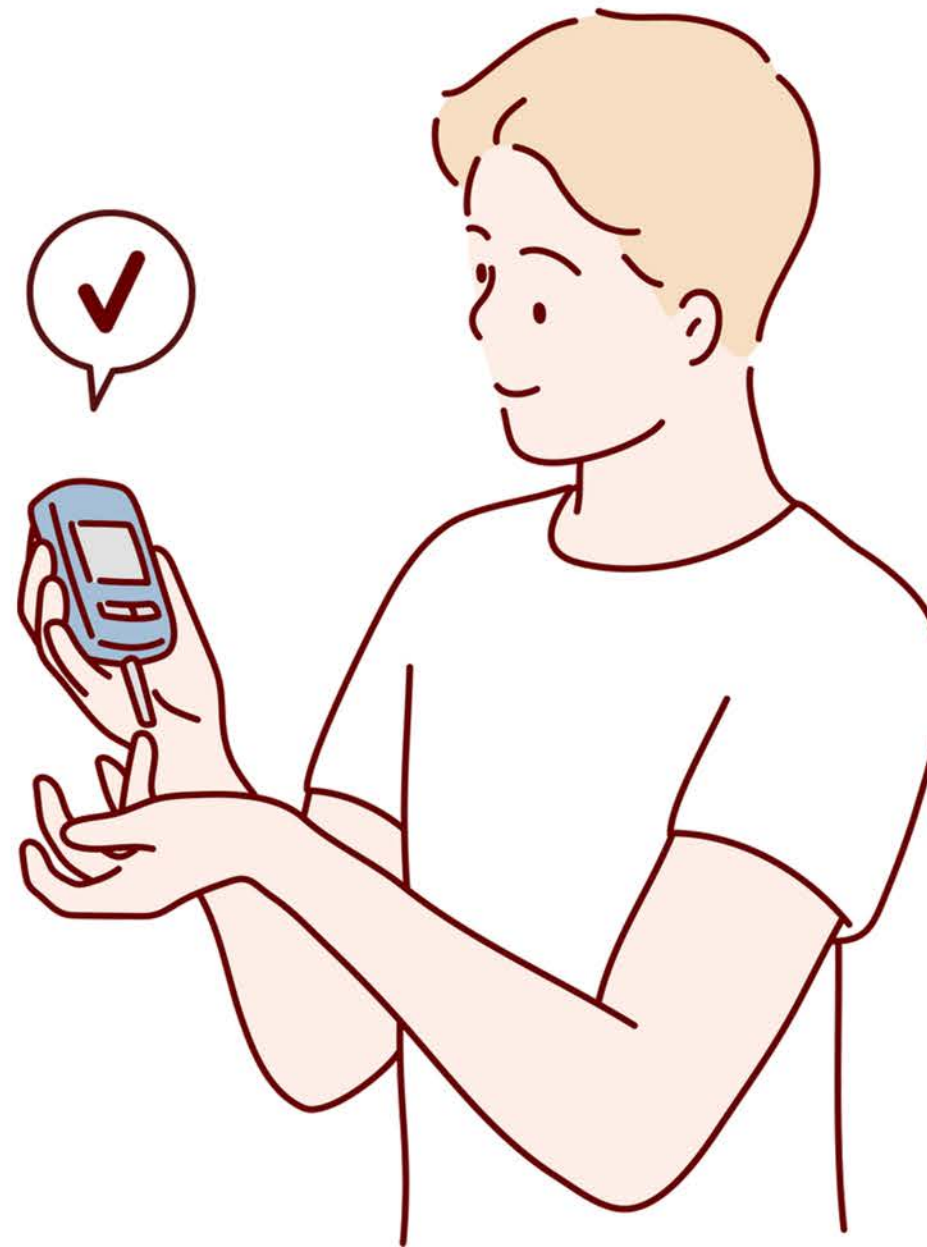
UNLIMITED CHRONIC CARE

Manage 13 prevalent chronic conditions like diabetes, asthma, hypertension and more.

ACCESS FEE

Unlimited in-office visits at **\$25 Access Fee** for chronic care.

No walk-in visits allowed; all appointments are scheduled via PAL



Unlimited Virtual Direct Primary Care Visits

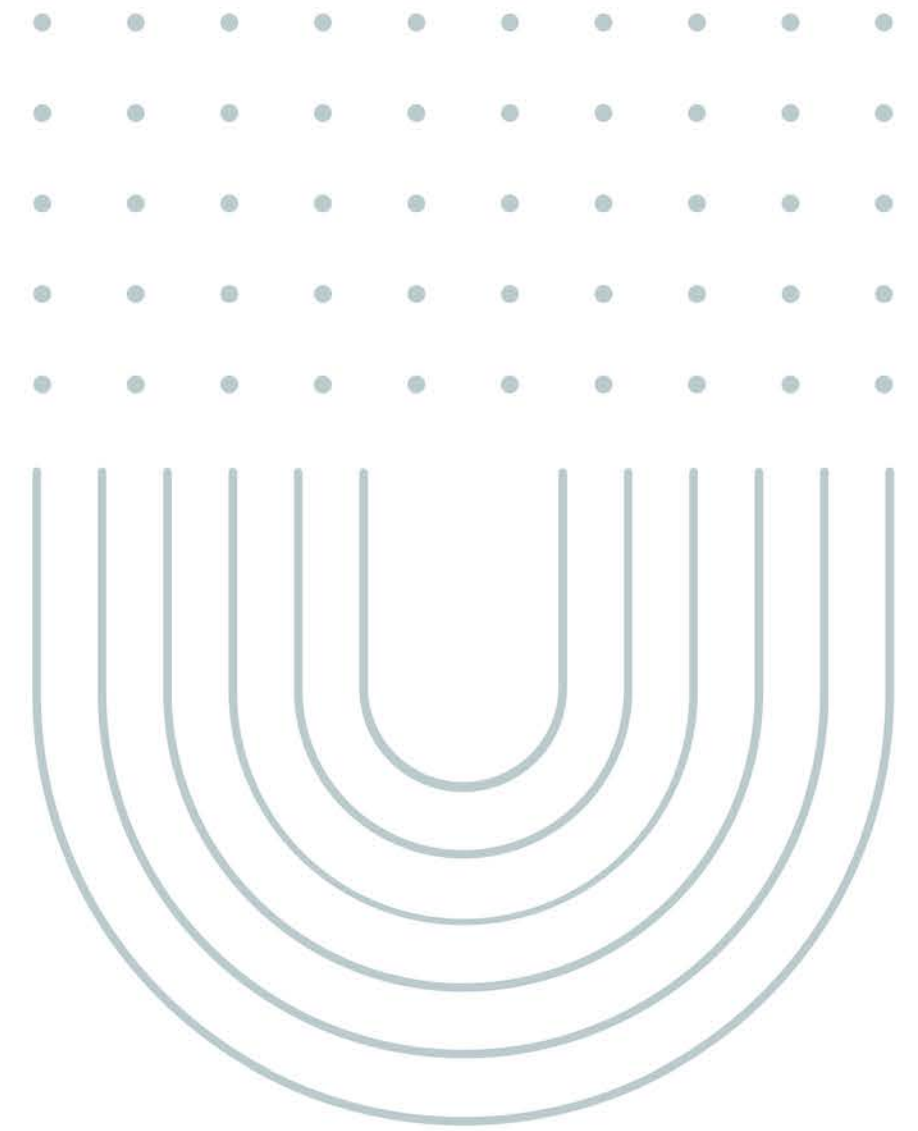


Virtual Doctor Services

24/7/365 access to bilingual board-certified physicians.

Consultations

Free virtual consultations for acute concerns and prescription refills

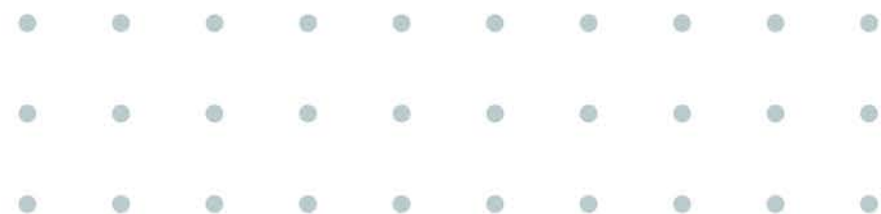
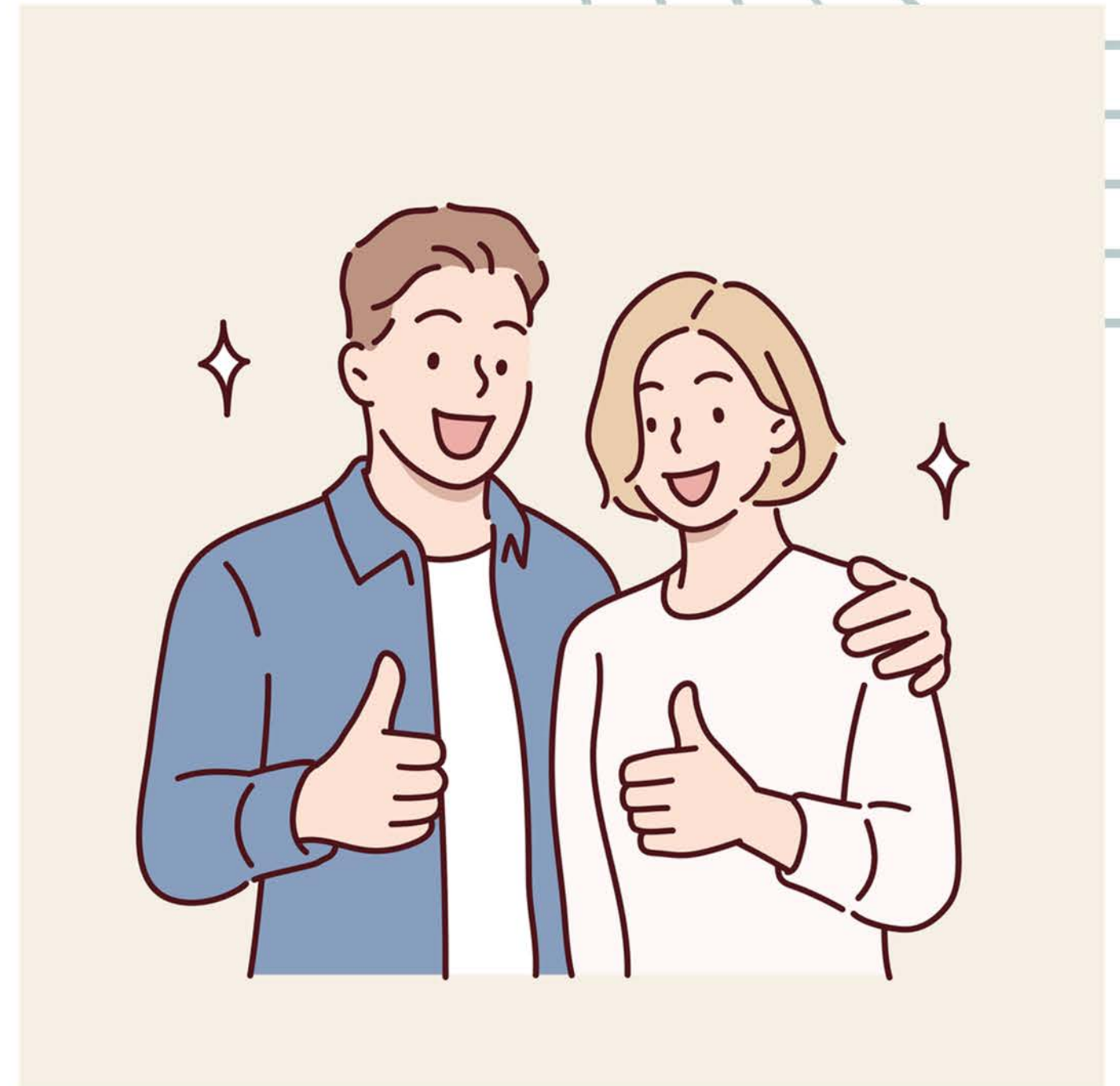


HC2U ELIGIBILITY

Available for members and spouses aged 18-64.

Dependent Children aged 2 - 25.

Not available for Medicare, Medicaid, or Tricare members.



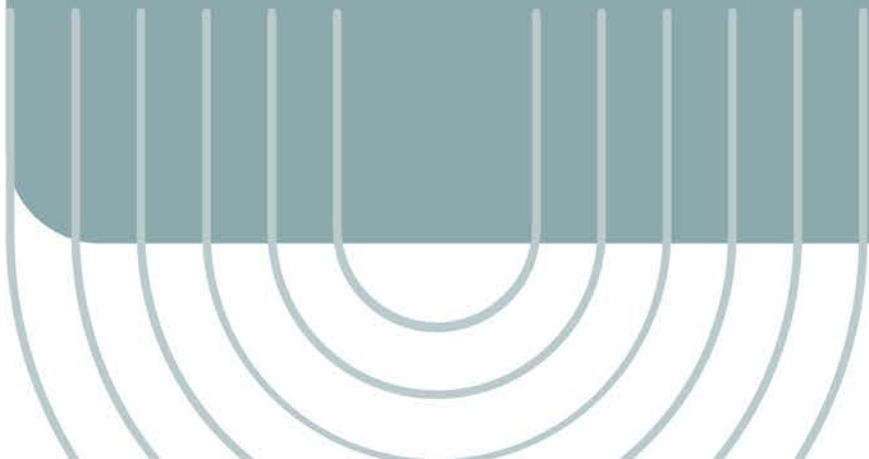
Walk-in visits are not allowed. All doctor and urgent care visits require an appointment scheduled through Healthcare2U's Patient Advocacy Line (PAL)™ and all care is provided through Healthcare2U's physician network. In-office appointments can be scheduled within business hours only (Monday through Friday, 7am to 6pm CST).

Healthcare2U's Patient Advocates may direct the member to another level of care if appropriate, depending on the member's condition and utilization of services. Healthcare2U does not provide specialty care outside of network partner-physician clinics. If Member currently sees a specialist for an advanced disease state, we do not recommend leaving that specialist. Telehealth services are provided through third-party organizations and are not connected to Healthcare2U.

07.

ADDITIONAL INFORMATION

About Gap 5000+HC2U Plan





PLAN COST*

Individual: \$80 per month
 Individual+Spouse: \$150 per month
 Individual+Child(ren): \$180 per month
 Family: \$250 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 5000+ HC2U plan underwritten by SiriusPoint America Insurance Company:

Blanket Group Accident Insurance:	Group Critical Illness Insurance
\$8.54/mo for Member	\$3.26/mo for Member
\$17.07/mo for Member+1	\$6.51/mo for Member+Spouse
\$32.18/mo for Family	

Additional costs for HC2U DPC Value services, 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 5000+HC2U plan is a valuable supplement for those seeking additional protection against accidents, provide helpful funds to fight back and get well during a critical illness, and a non-insurance hassle-free solution for doctor and urgent care visits. 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 5000+HC2U 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.