

# GAP CI 25K & 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



### GROUP CRITICAL ILLNESS INSURANCE

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

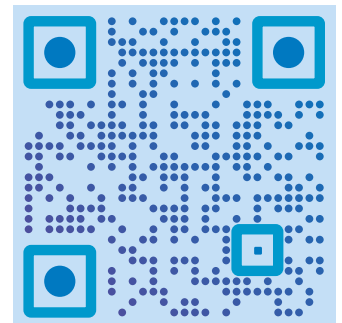


### Underwritten by

Group Critical Illness Insurance is underwritten by  
Windsor Life Insurance Company

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

SCAN FOR QUOTE  
& TO ENROLL



or

APPLY NOW



We're a Member of BBB



\*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.**



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

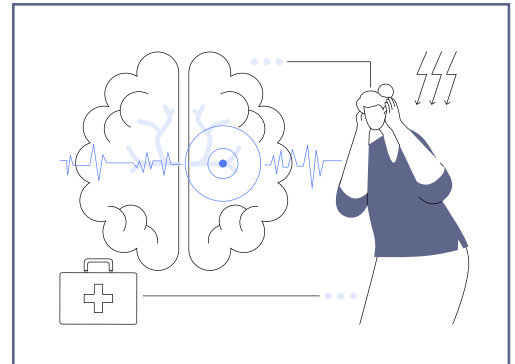
## COVERED CRITICAL ILLNESSES



LIFE-THREATENING  
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

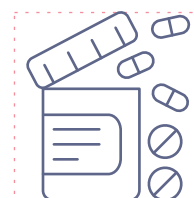
In today's fast-paced world, having a reliable insurance plan is crucial, but **what if your membership could offer more than just traditional supplemental coverage?** Enter **Benefit Boost 1.0**, a suite of non-insurance services designed to elevate your overall membership experience beyond Insurance.



**VIRTUAL URGENT  
CARE VISITS**



**VIRTUAL TALK  
THERAPY VISITS**



**RETAIL RX & PET RX  
PRESCRIPTION DISCOUNTS**



**DENTAL  
DISCOUNTS**



**MULTI-VITAMIN  
GUMDROPS**



**IDENTITY THEFT  
MONITORING DISCOUNT**



**FAMILYSOURCE®**

*Windsor Life Insurance Company and Optimum RE do 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



## Lyric Health Virtual Urgent Care

**\$0 Access Fee** for consultations

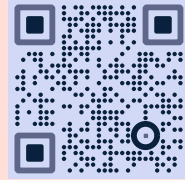
Available 24/7/365

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® Network

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



### Multi-Vitamins

**90-day** supply  
Reorders at no cost  
Free Shipping

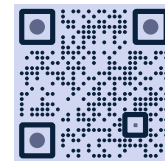


### Paramount RX Prescription & Pet Prescription Discounts

**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](http://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.

The 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](http://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. Windsor Life Insurance Company & Optimum RE 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

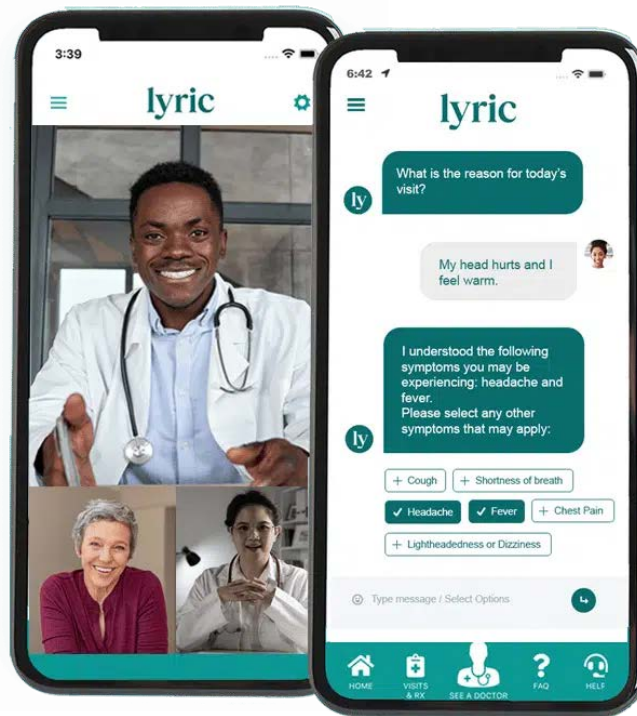
*Follow the prompts to activate and register yourself and up to seven (7) dependents.*

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

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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

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](http://www.getlyric.com) for full terms and conditions.

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# Who Benefits from the Gap CI 25K & BB 1.0 Membership Plan?



## Individuals & Families

Enhance Your Coverage,  
Ease Your Mind

Ideal for individuals and families, who want to **supplement their high-deductible major medical insurance**. This plan bridges the gap and lump sum benefits, providing peace of mind and financial protection against unexpected medical expenses for critical health challenges.

## Small Business Owners

Empower Your Workforce,  
Elevate Your Business

Perfect for **small business owners**, like hairdressers, fuel and food suppliers, and restaurant staff, seeking to offer additional benefits to themselves and their employees. Boost morale and safeguard your team's health with lump sum benefits to fight a critical illness.



## Protection Seekers

Safety Net for Life's  
Surprises

Tailored for those wanting **extra protection against catastrophic critical illnesses**. Ensure you're covered with additional layers of security, so you can focus on recovery, not expenses.

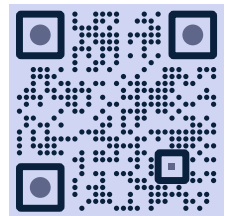


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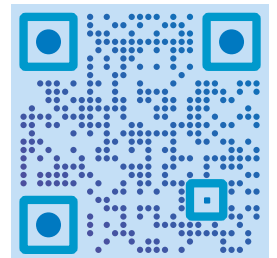
# Get More From Your Gap CI 25K Membership with UBA



SCAN QR CODE TO VIEW SAMPLE UBA GUIDE



SCAN FOR QUOTE  
& TO ENROLL



or



The United Business Association (UBA) is dedicated to providing its members with exceptional benefits and resources designed to enhance their health and financial well-being. As a member of UBA, you gain access to a community that prioritizes your needs and offers a range of exclusive perks that extend beyond traditional insurance coverage.

By enrolling in the UBA and opting for the Gap CI 25K & BB 1.0 Membership plan, you become part of a supportive network dedicated to enhancing your health and financial security. This membership not only **offers valuable discounts and benefits but also ensures that you are well-prepared to face the unexpected with confidence.**

Embrace the advantages of UBA membership and take control of your health and financial future today.

## 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
ARKANSAS	<a href="https://www.ubamembers.com/certs_gapci25k&amp;BB1_AR.pdf">https://www.ubamembers.com/certs_gapci25k&amp;BB1_AR.pdf</a>
ARIZONA	<a href="https://www.ubamembers.com/certs_gapci25k&amp;BB1_AZ.pdf">https://www.ubamembers.com/certs_gapci25k&amp;BB1_AZ.pdf</a>
MISSISSIPPI	<a href="https://www.ubamembers.com/certs_gapci25k&amp;BB1_MS.pdf">https://www.ubamembers.com/certs_gapci25k&amp;BB1_MS.pdf</a>
MISSOURI	<a href="https://www.ubamembers.com/certs_gapci25k&amp;BB1_MO.pdf">https://www.ubamembers.com/certs_gapci25k&amp;BB1_MO.pdf</a>
OKLAHOMA	<a href="https://www.ubamembers.com/certs_gapci25k&amp;BB1_OK.pdf">https://www.ubamembers.com/certs_gapci25k&amp;BB1_OK.pdf</a>
TEXAS	<a href="https://www.ubamembers.com/certs_gapci25k&amp;BB1_TX.pdf">https://www.ubamembers.com/certs_gapci25k&amp;BB1_TX.pdf</a>
Benefit Boost 1.0 Guide	<a href="https://www.ubamembers.com/sample_bb1-np_UBA.pdf">https://www.ubamembers.com/sample_bb1-np_UBA.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 WINDSOR LIFE INSURANCE COMPANY

Windsor Life Insurance Company and Optimum Life Reinsurance 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. **Group Critical Illness Insurance is underwritten by Windsor Life Insurance Company, Dallas, TX.** 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, Windsor Life Insurance Company, Optimum Life Reinsurance, 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 CI 25K & 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 CI 25K & 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](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.*

\*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:

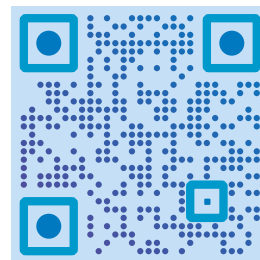
- Certificates of Insurance
- Digital ID Cards
- Claim Forms
- Member Guides
- Copies of Enrollment Forms
- Vitamin Order Forms
- Lyric Health Portal Instructions
- Dental Discount Provider Look-up
- Paramount RX Discount ID Cards

## Membership Plan Costs

Family Demographics	Monthly Cost	UBA Dues	Total Monthly Cost
Individual	\$50	\$10	\$60
Individual + Spouse	\$100	\$10	\$110

Membership Plan Costs are monthly and continue until member cancellation. The following monthly insurance rates apply to coverage underwritten by Windsor Life Insurance Company<sup>1</sup>. Your overall total association membership dues for the optional supplemental Gap CI 25K & BB 1.0 membership plan also include these monthly insurance rates: <sup>1</sup>Group Critical Illness Insurance: \$10.00 (Member), \$20.00 (Member+Spouse). The Gap CI 25K & 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 CI 25K & BB 1.0 Flyer v05.26