

# GAP EDGE+

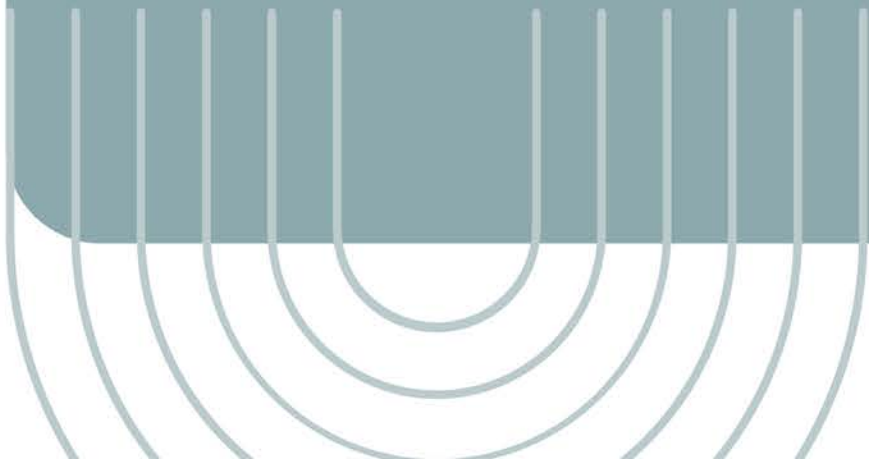
*underwritten by SiriusPoint America Insurance Company*

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 Edge+ Plan*



# SUPPLEMENTAL INSURANCE

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



## LIMITED COVERAGE

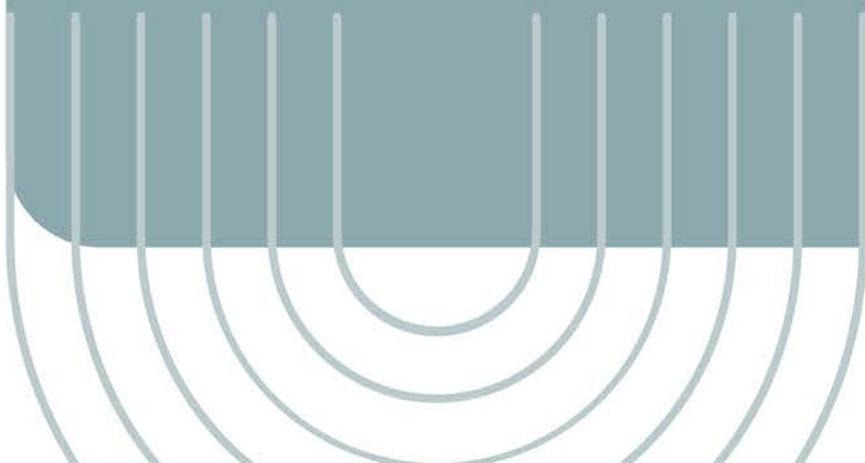
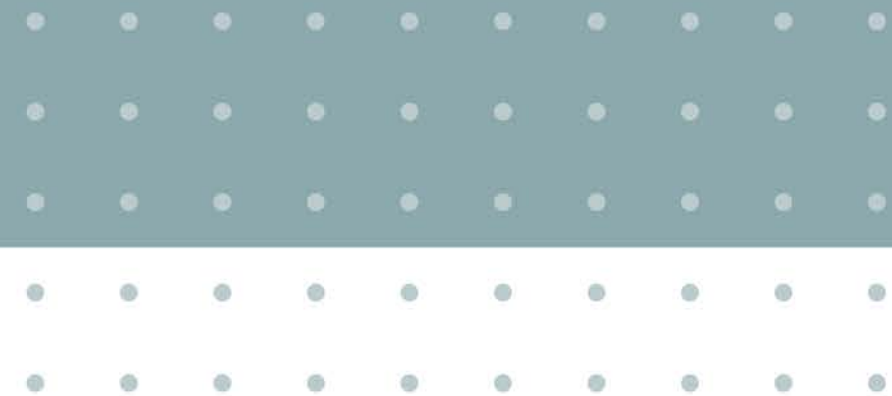
It provides limited coverage for **accidents, critical illnesses, doctor and urgent care visits, and emergency room visits** and is available exclusively to members of the United Business Association (UBA).

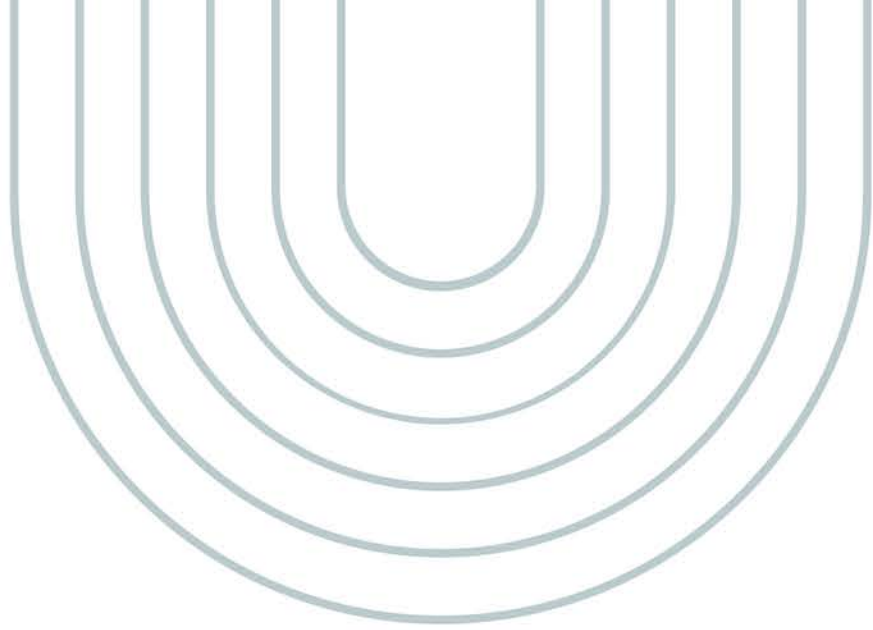


02.

# BLANKET GROUP ACCIDENT INSURANCE

*Underwritten by SiriusPoint America Insurance Company.*



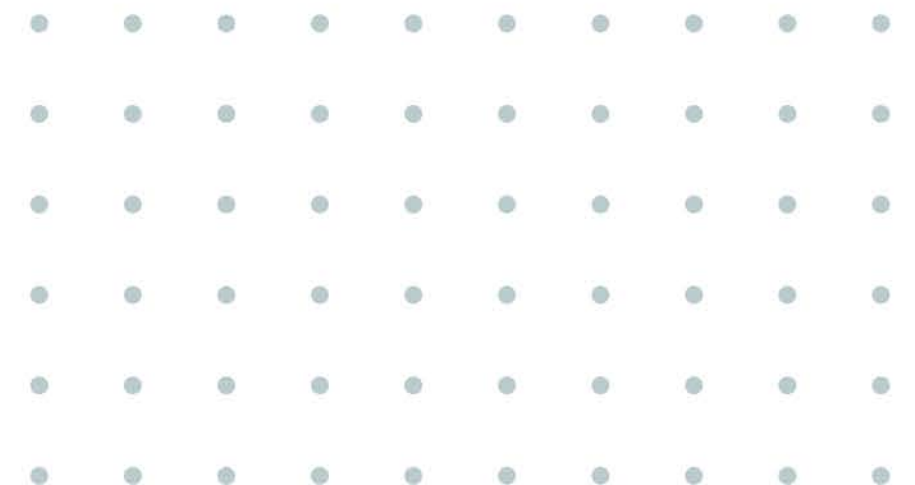


## DEDUCTIBLE

Requires a \$100 deductible per accident.

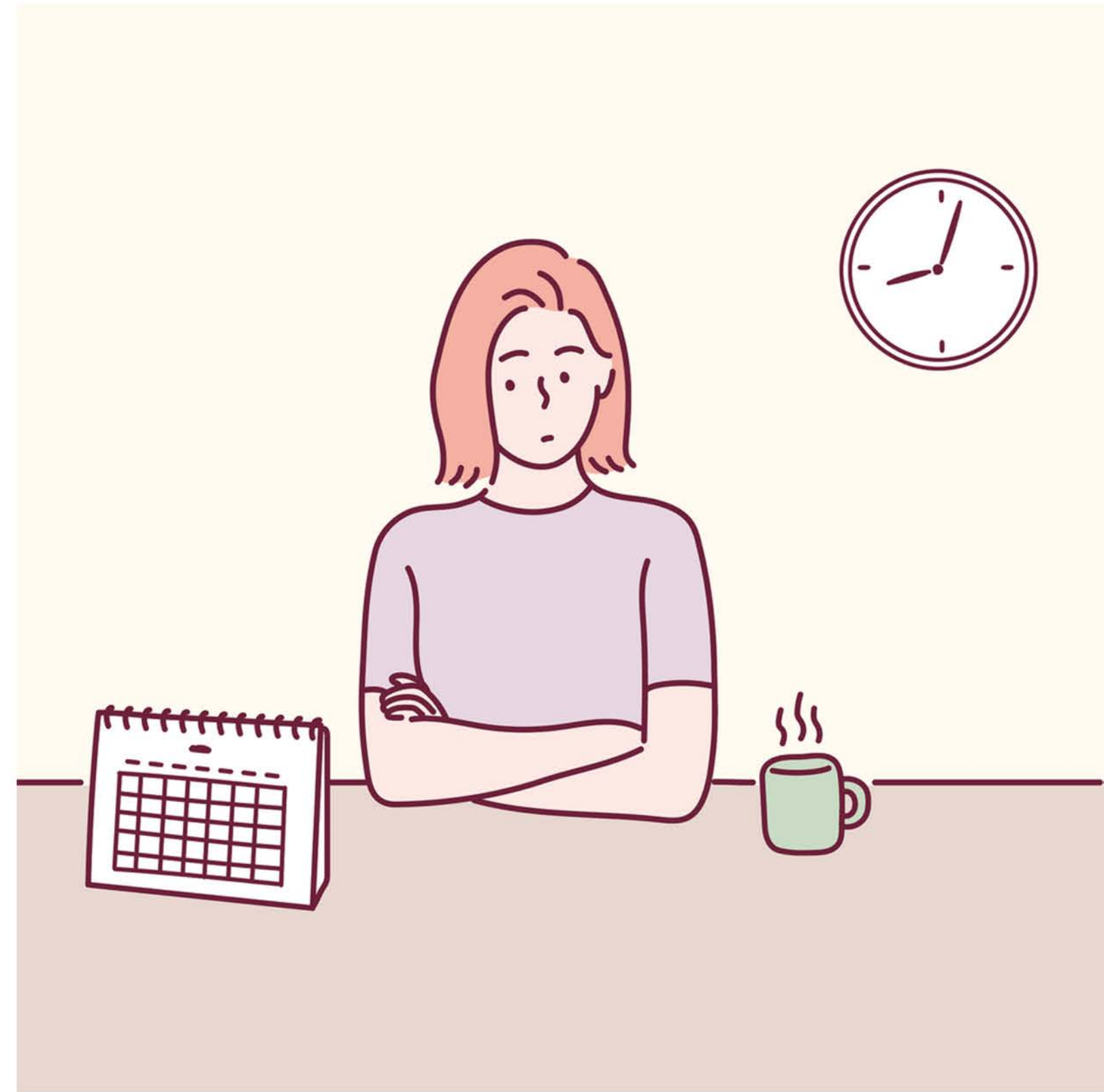
## COVERAGE

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



## Coverage Applies

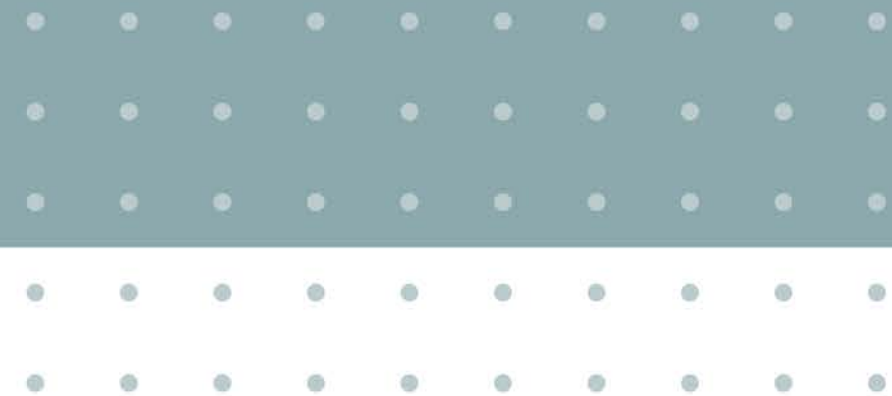
- Only after other insurance plans have been considered.
- **90-day loss period** where expenses must be incurred within 90 days of the accident.
- **365-day benefit period** where coverage spans 365 days from accident date.



03.

# BLANKET GROUP ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

*Underwritten by SiriusPoint America Insurance Company*

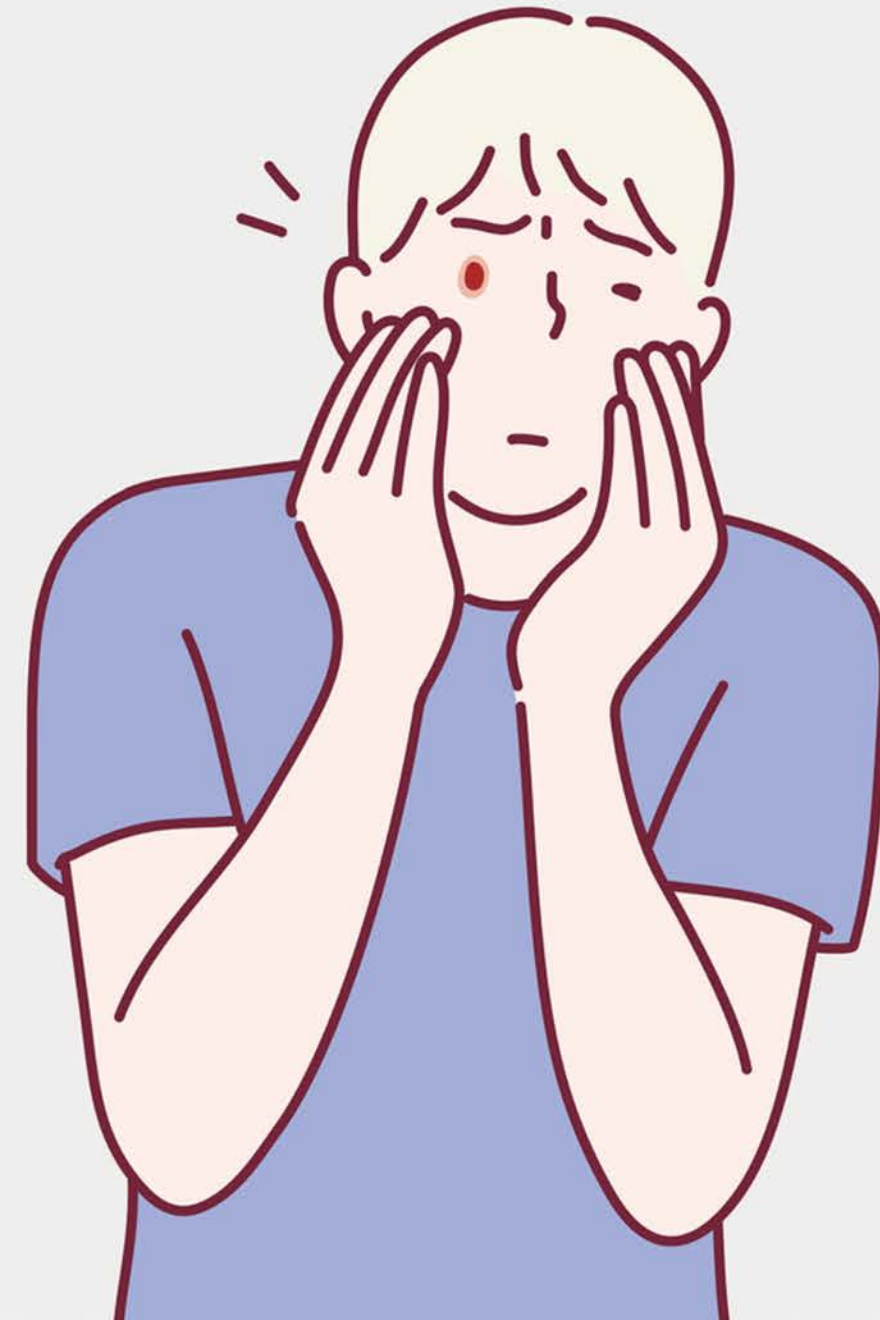


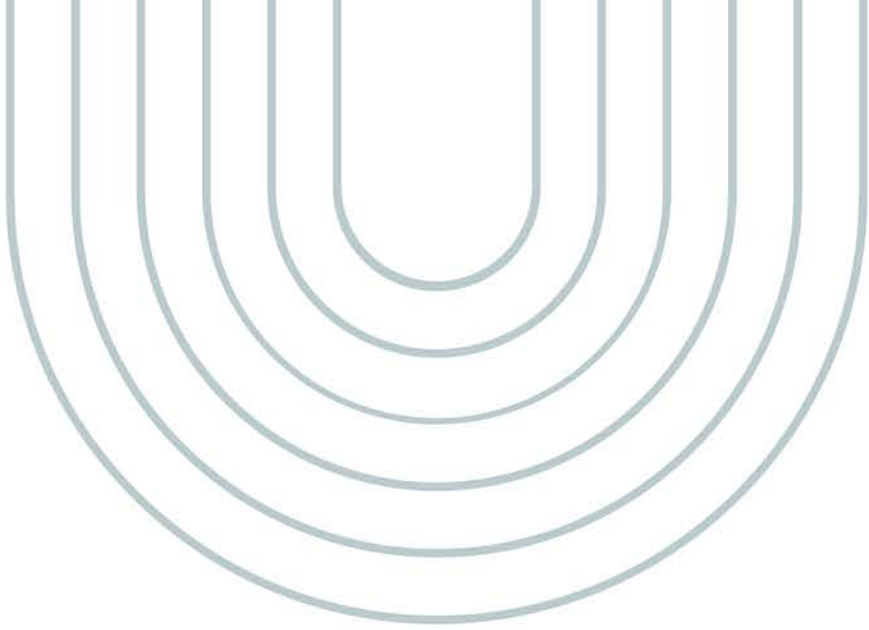


## AD&D LOSSES

Benefits for specific losses due to:

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





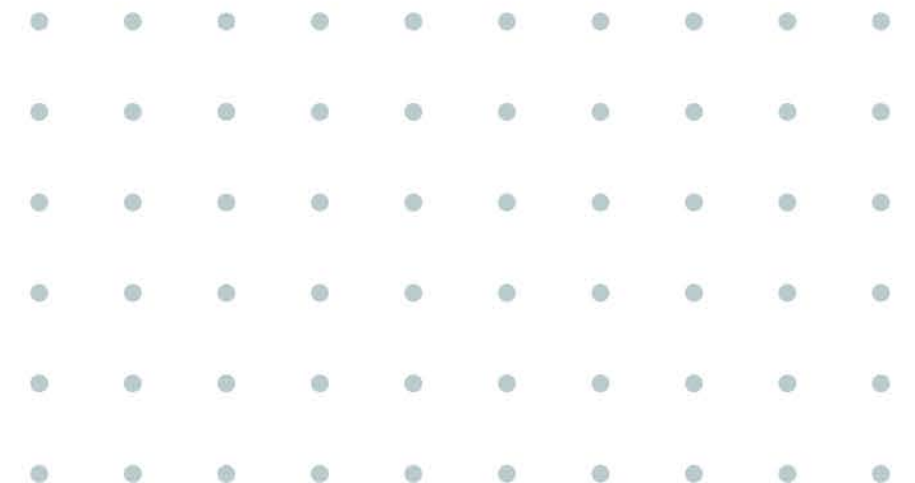
## PARTIAL BENEFITS

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

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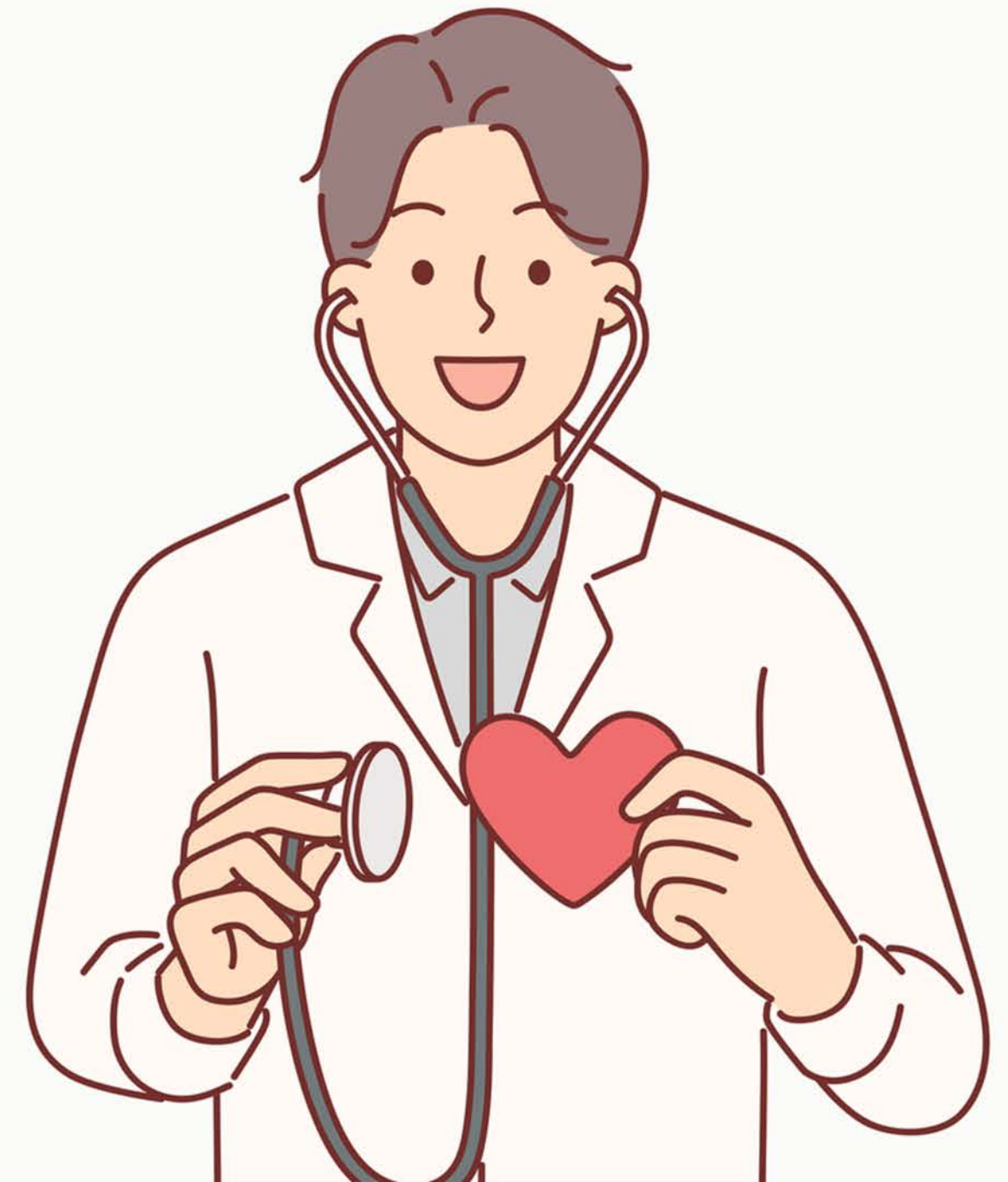


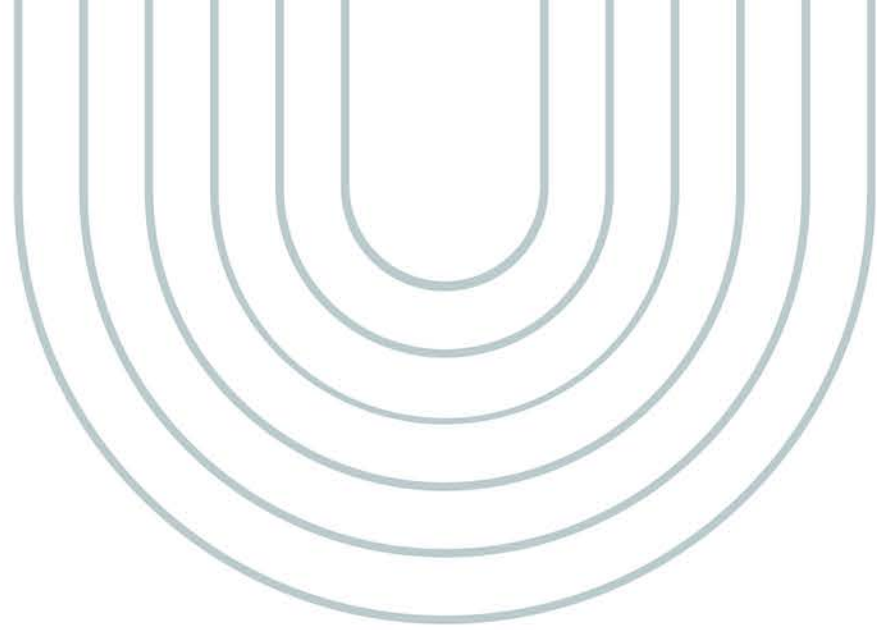
# CRITICAL ILLNESS COVERAGE

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 **\$2,500** 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.

# GROUP HOSPITAL INDEMNITY INSURANCE

*Underwritten by SiriusPoint America Insurance Company*



# THE HOSPITAL INDEMNITY COVERAGE INCLUDED IN THE PLAN PROVIDES LIMITED BENEFITS



PLEASE READ THE FOLLOWING NOTICE ABOUT THIS POLICY.

**IMPORTANT:** This is a fixed indemnity policy, NOT health insurance. This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

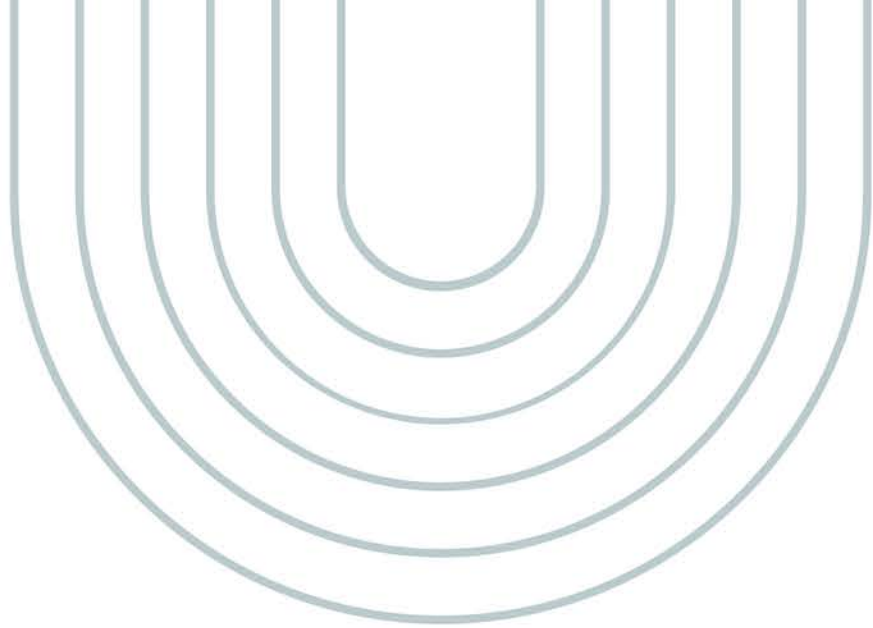
Looking for comprehensive health insurance?

- Visit [Healthcare.gov](https://www.healthcare.gov) or call 1-800-318-2596 (TTY: 1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

Questions about this policy?

- For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioner's website ([naic.com](https://www.naic.com)) under 'Insurance Departments'.
- If you have this policy through your job, or a family member's job, contact the employer.





## DOCTOR & URGENT CARE VISITS

Pays a lump sum of \$125 per visit for up to 4 visits per year per covered person for physician office visits or urgent care visits

## EMERGENCY ROOM VISITS

Pays a lump sum \$500 per day for up to 2 days per covered person, per year for emergency room visits

"Coverage Year" means a period beginning on the Primary Covered Person's Certificate Effective Date and ending 12 months after that date. Successive Coverage Years will begin after the first Coverage Year, each extending for 12-Month periods, provided that the Primary Covered Person does not terminate His coverage within the same Coverage Year. If the Primary Covered Person terminates His coverage during a Coverage Year and re-enrolls for coverage under a new certificate within the same Coverage Year, all benefits, benefit limits and benefit maximums will be those that applied to Him under the previously terminated certificate. In this case, a new Coverage Year will begin for the Primary Covered Person after He has been insured under the new certificate for a period of 12 months.

Coverage ends for Group Hospital Indemnity Insurance when the member turns 65.

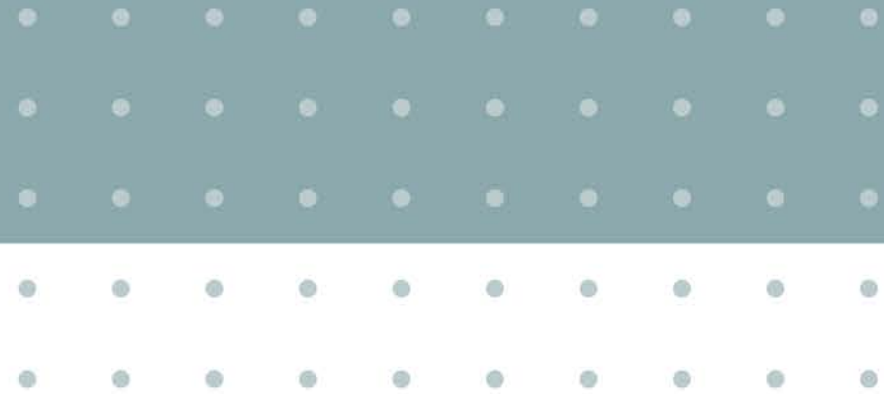
Please make sure to read the full terms, definitions, limitations, and exclusions in your Group Hospital Indemnity Insurance Policy and Certificate of Insurance. Coverage could vary or may not be available in all states.





06.

# ELIGIBILITY & ENROLLMENT



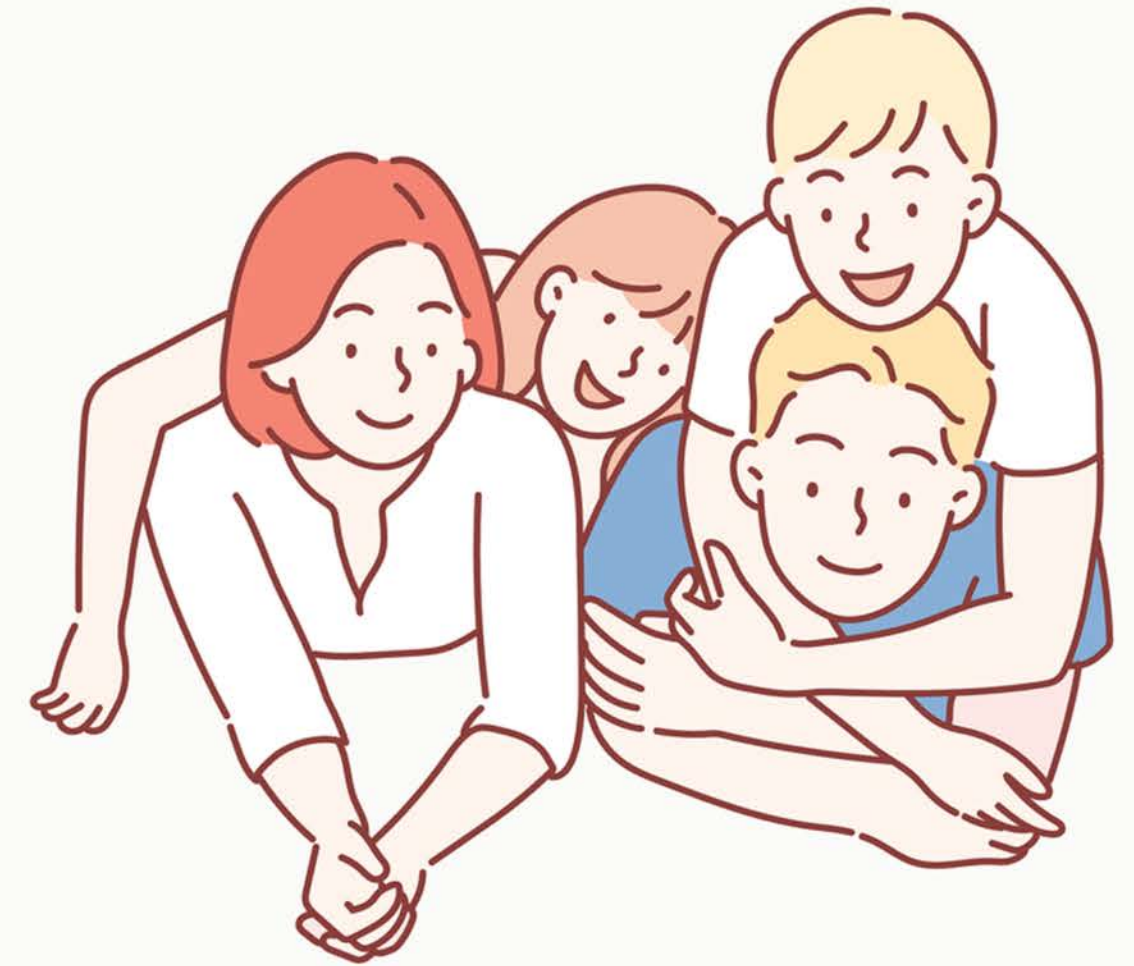
# ELIGIBLE PARTICIPANTS

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.  
Group Critical Illness Insurance and Group Hospital Indemnity Insurance ends when the member turns 65 years old.

07.

# BENEFIT BOOST 1.0

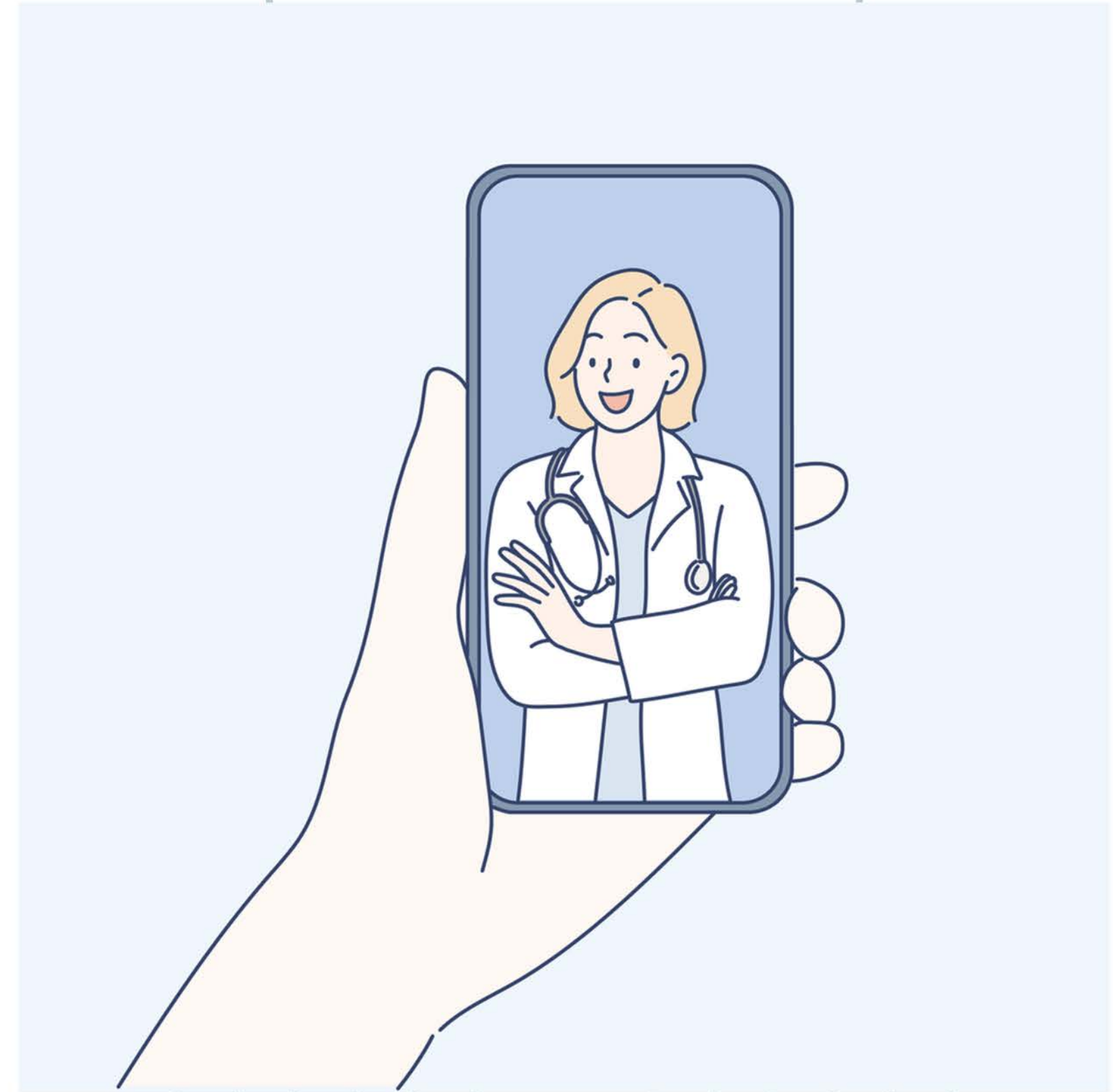
*This Gap Edge+ Plan includes the Benefit Boost 1.0 non-insurance services.*

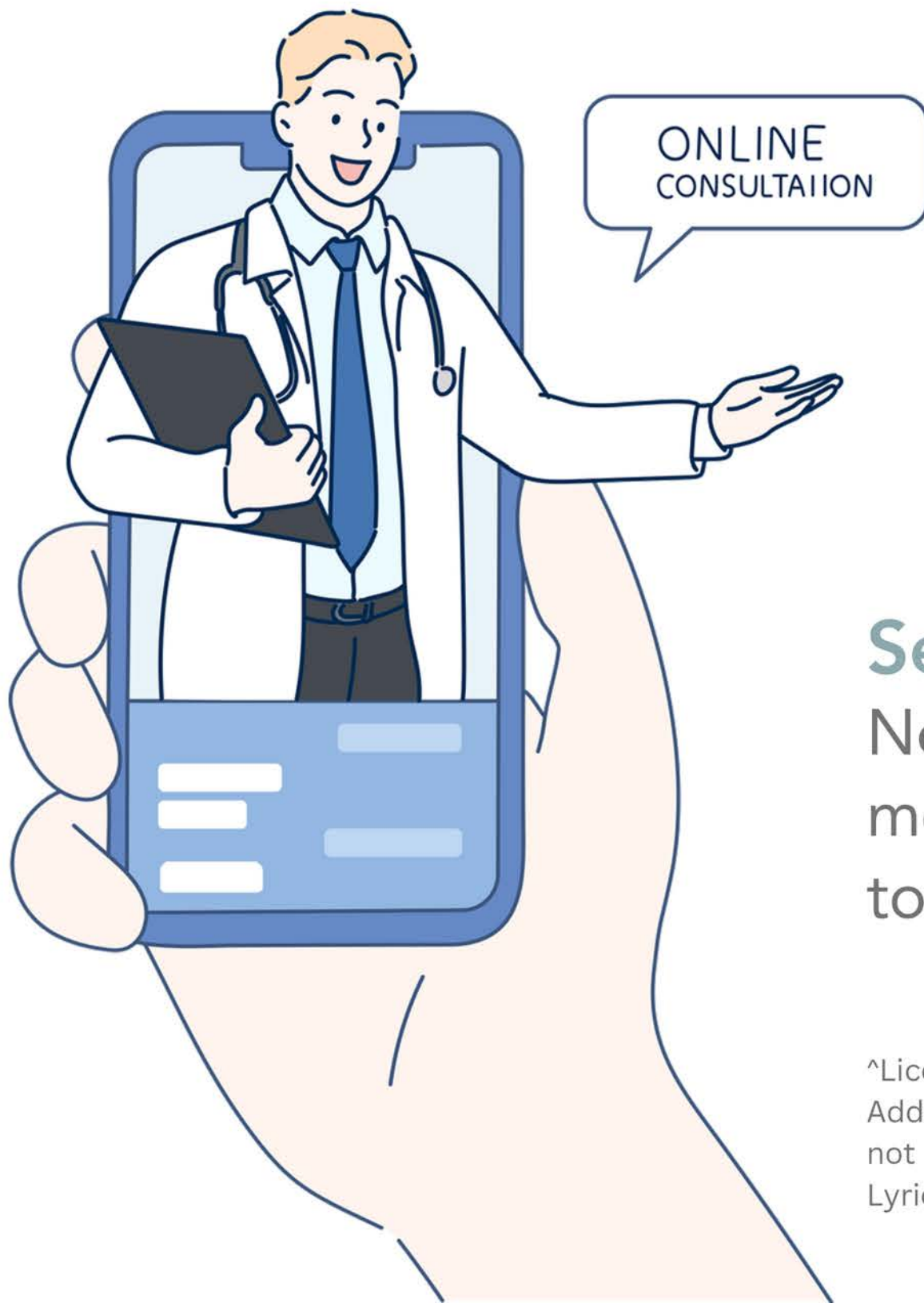
SiriusPoint America Insurance Company is not affiliated with any of the non-insurance Benefit Boost services.

# INTRODUCTION

Benefit Boost services provide valuable non-insurance health and wellness benefits to enhance your existing coverage.

These services are separate from insurance benefits and not underwritten by insurance companies.





## Virtual Doctor Services

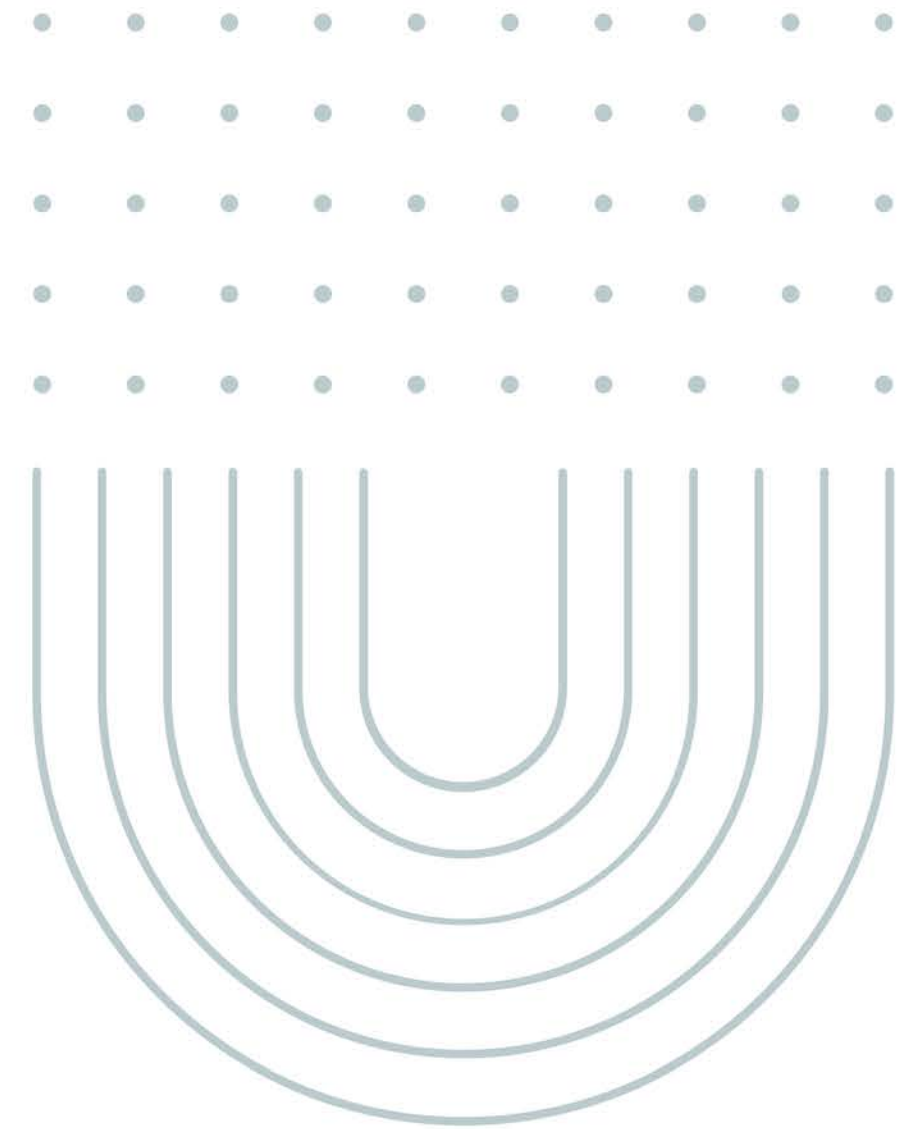
Virtual Urgent Care and Virtual Talk Therapy available 24/7/365.

Access to licensed, board certified providers for urgent care and master's level counselor for mental health support.

## Service Details

No cost for unlimited visits; medication prescriptions sent to local pharmacies.<sup>^</sup>

<sup>^</sup>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; visit [getlyric.com](https://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.



# LYRIC HEALTH VIRTUAL VISITS

# SML DENTAL DISCOUNTS

Save 15% to 50% at participating dental practices nationwide.

Discounts on cleanings, x-rays, fillings and speciality services.

powered by

Aetna Dental Access<sup>®</sup> Network

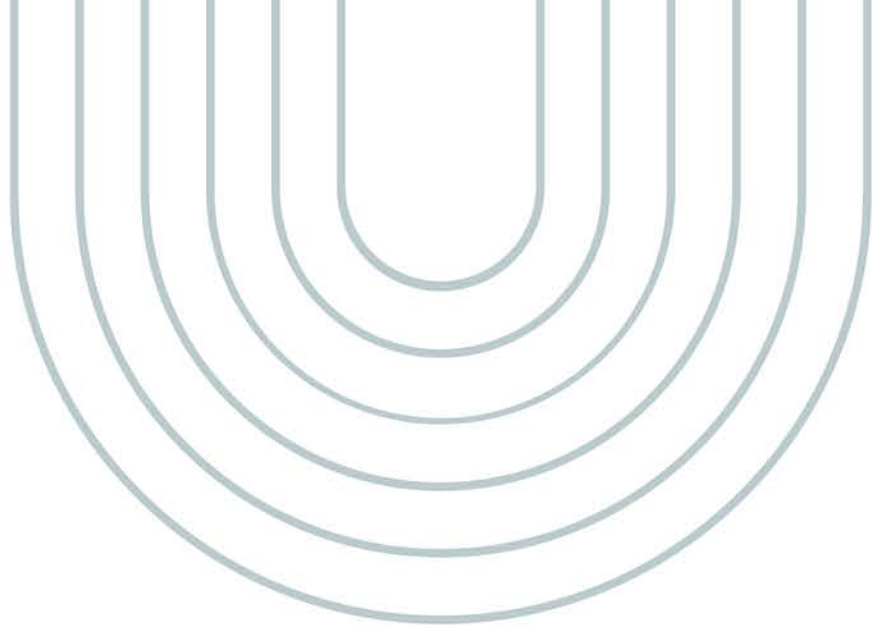
## THIS IS NOT INSURANCE

Actual costs and savings may vary by provider, service and geographic location. We use the average of negotiated fees from participating providers to determine the average costs.

The discount program provides access to the Aetna Dental Access<sup>®</sup> 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.

This benefit is not available in AK, CT, IA, MA, RI, UT, VT and WA. This benefit is not available to residents of Vermont.





## PET PRESCRIPTION DISCOUNTS

Save hundreds of dollars a year on pet medication with retail pharmacy and online discounts.

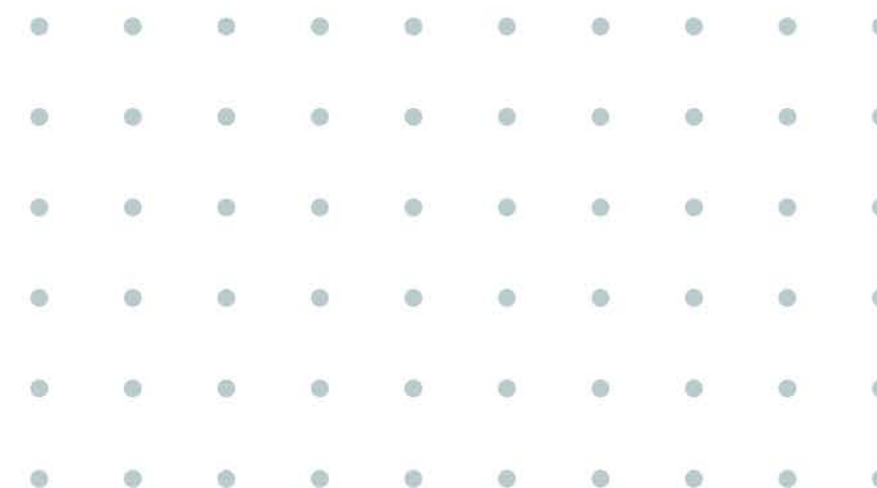
## RETAIL PRESCRIPTION DISCOUNTS

Save up to 70% on generic drugs and 20% on brand-name drugs at over 57,000 pharmacies.

# Paramount RX

Savings can vary greatly depending on the individual drug and the participating pharmacy. The agreed upon discount rates and network prices can vary by pharmacy contract. It is important to research pharmacies in your community to find the best available price using the online search tool. In any case where the participating pharmacy's retail price is lower than the discounted network price, you will pay the lower retail price. This is not insurance -- discount only.

There is no cost to the member for this FREE prescription discount card. Read the guide carefully. This is a brief description of a prescription discount program through Paramount RX® and is not an insurance contract. 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. 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. Not all services are available in all states.



## FREE MULTI-VITAMINS

High quality gummy vitamins for the family.

90 day supply shipped free to your home.





## Expert Advice

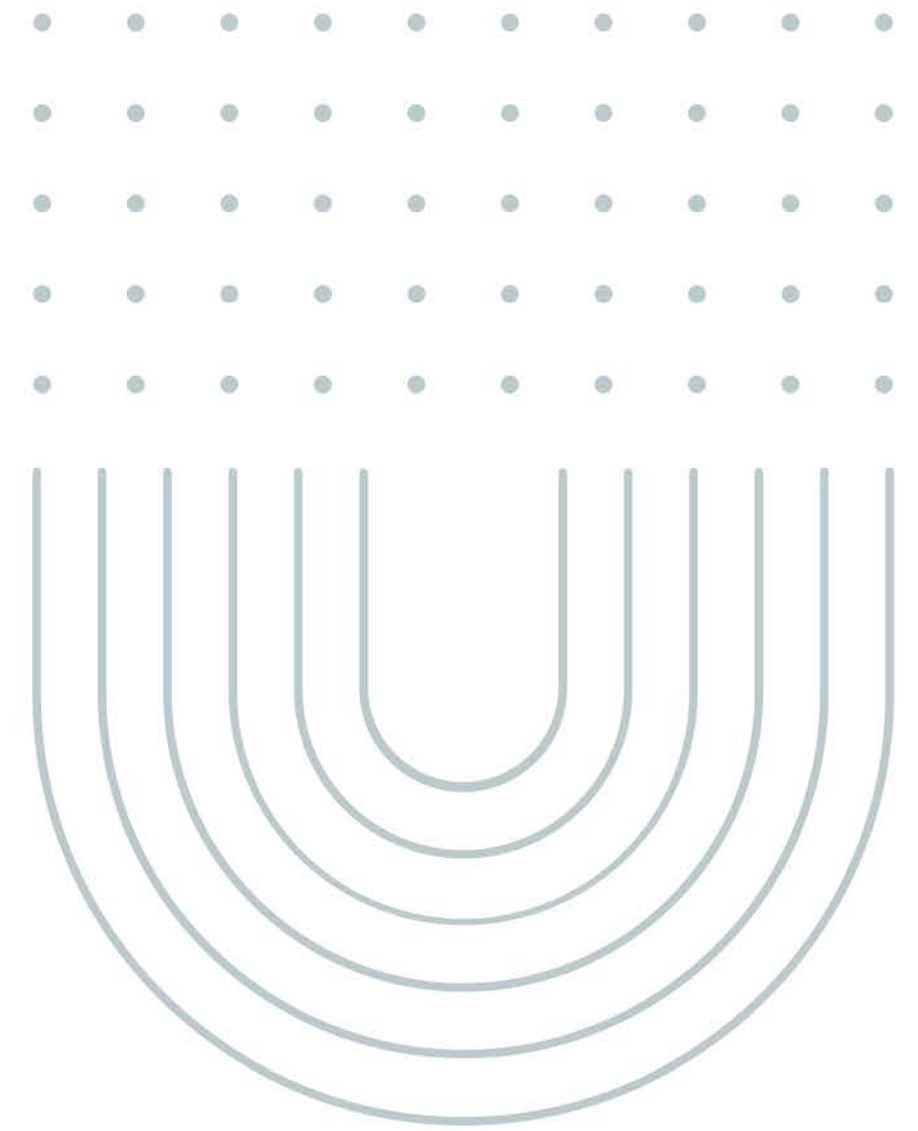
Get expert advice for personal and family life events.

## Solution Packets

Get customized solution packets with educational materials and referrals.

## Resources

Extensive resources for childcare, elder care, education, and more.



**FAMILYSOURCE**®

FamilySource® is a registered trademark of ComPsych® Corporation

# LIFELOCK IDENTITY THEFT PROTECTION

Protection plans to detect, defend, resolve, and reimburse identity theft incidents.

35% discount on the first year subscription.

Discount rate and savings based on discount pricing and retail renewal pricing, as of January 2021.

Term and conditions apply. No one can prevent all cybercrime or prevent all identity theft. Visit [LifeLock.com](https://www.lifelock.com) for terms, conditions, and limitations of LifeLock™ identity theft protection.

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08.

# ADDITIONAL INFORMATION

*About Gap Edge+ Plan*





## PLAN COST\*

Individual: \$65 per month  
Individual+1: \$125 per month  
Family: \$190 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 Edge+ 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   |                                  |
| Group Hospital Indemnity Insurance:                                     |                                  |
| \$10.85/mo for Member   \$23.44/mo for Member+1   \$36.73/mo for Family |                                  |



## 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



Additional costs for Benefit Boost 1.0 services, administration and agent commissions are also included in the overall plan cost.





# FOR THOSE SEEKING EXTRA PROTECTION

The Gap Edge+ 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, help with out-of-pocket costs for emergency room, doctor or urgent care visits, and valuable non-insurance health and wellness services. 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](mailto:info@ubamembers.com)

Website: [ubamembers.com](http://ubamembers.com)

Enroll at [ubaapplication.com](http://ubaapplication.com)

This presentation offers a concise overview of the Gap Edge+ 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.