

GAP TERM

Supplemental Gap Insurance:
Financial Certainty Against
Life's Unpredictabilities



Because Life's Uncertainties Need Certainties



GROUP TERM LIFE INSURANCE

\$10,000 Death Benefit - Primary Member*
(subject to waiting period and attained age benefit reduction)

\$5,000 Death Benefit - Enrolled Spouse*
(subject to waiting period and attained age benefit reduction)

\$2,500 Death Benefit - Enrolled Dependent Child(ren)*
(subject to waiting period and attained age benefit reduction)

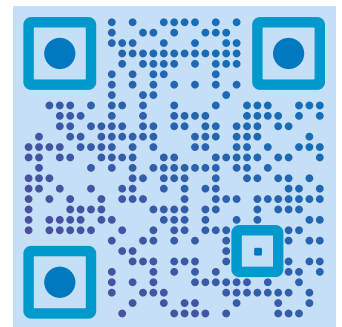


Underwritten by

Group Term Life Insurance is underwritten by
Guarantee Trust Life Insurance Company

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

SCAN FOR QUOTE
& TO ENROLL



or

APPLY NOW



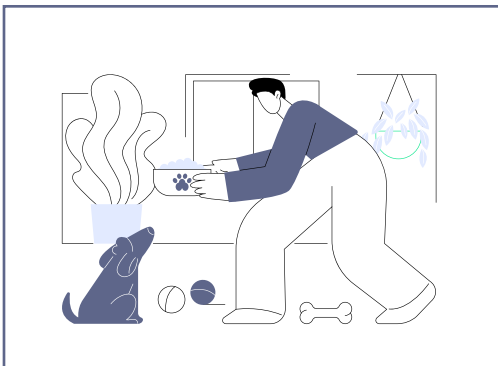
We're a Member of BBB



*See page 4 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. 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.**



WAITING PERIODS & ATTAINED AGE REDUCTIONS



PRIMARY MEMBER

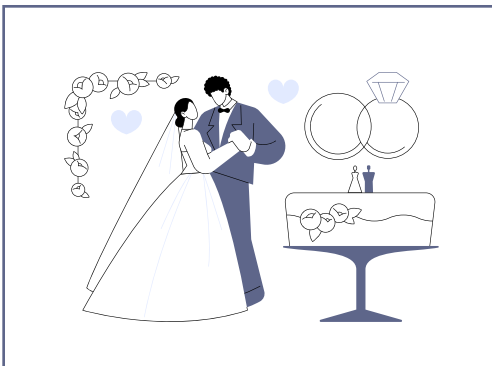
Benefit During Waiting Period:
\$10,000 for Accident Only

Benefit After Waiting Period

Ages 18-64:
\$10,000

Ages 65-69:
\$5000 + \$5000 (Accident only)

Ages 70+:
\$10,000 (Accident Only)



ENROLLED SPOUSE

Benefit During Waiting Period:
\$5,000 for Accident Only

Benefit After Waiting Period

Ages 18-64:
\$5,000

Ages 65-69:
\$2500 + \$2500 (Accident only)

Ages 70+:
\$5,000 (Accident Only)



DEPENDENT CHILDREN

Benefit During Waiting Period:
\$2,500 Accident Only

Benefit After Waiting Period:
\$2,500

Coverage for any enrolled child ends at age 19.

Waiting Period is 6 months from the Effective Date

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How does Group Term Life Insurance Work?



STEP 1: OCCURRENCE OF DEATH

The journey begins with the unfortunate event of the insured member's death. This occurrence triggers the activation of the group term life insurance policy, setting the process in motion for the benefits to be claimed.

STEP 2: FILING A CLAIM

Once the death has occurred, the designated beneficiary or the estate of the deceased member must initiate the claims process. This involves submitting a claim form along with any required documentation, such as a death certificate, to the insurance provider. The claim must be filed according to the guidelines specified in the Certificate of Insurance.

STEP 3: RECEIVE A LUMP SUM PAYMENT

Upon successful verification of the claim, a lump sum benefit will be paid to the designated beneficiary. The amount is determined based on several factors, including any applicable waiting periods, the attained age of the member, and the terms, limitations, and exclusions outlined in the Certificate of Insurance. If no beneficiary has been designated, the benefit will be paid to the estate of the deceased member.

IMPORTANT DISCLAIMERS

Waiting Period and Benefit Reductions:

Death benefits are subject to a waiting period and reductions based on attained age. (see pg 2)

Benefit Payment: The Death Benefit is paid to the Beneficiary if a covered person dies while the Certificate is active and before the end date stated in the Schedule of Benefits. The amount payable is detailed in the Schedule of Benefits. Payment for the death of the Primary Member results in Certificate termination and ends coverage for other enrolled family members.

Suicide Exclusion: If death results from suicide within two years of the coverage effective date, benefits are limited to the return of the Premium paid. For insurance increases, this two-year period starts from the effective date of the increase.

6-Month Waiting Period: During the first six months after the effective date, benefits are payable only for accidental death, applicable to all enrolled family members.

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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 AND UBA GUIDE
ALABAMA	https://www.ubamembers.com/certs_gapterm_AL.pdf
ARKANSAS	https://www.ubamembers.com/certs_gapterm_AR.pdf
ARIZONA	https://www.ubamembers.com/certs_gapterm_AZ.pdf
CALIFORNIA	https://www.ubamembers.com/certs_gapterm_CA.pdf
COLORADO	https://www.ubamembers.com/certs_gapterm_CO.pdf
CONNECTICUT	https://www.ubamembers.com/certs_gapterm_CT.pdf
DELAWARE	https://www.ubamembers.com/certs_gapterm_DE.pdf
DISTRICT OF COLUMBIA	https://www.ubamembers.com/certs_gapterm_DC.pdf
FLORIDA	https://www.ubamembers.com/certs_gapterm_FL.pdf
GEORGIA	https://www.ubamembers.com/certs_gapterm_GA.pdf
ILLINOIS	https://www.ubamembers.com/certs_gapterm_IL.pdf
INDIANA	https://www.ubamembers.com/certs_gapterm_IN.pdf
IOWA	https://www.ubamembers.com/certs_gapterm_IA.pdf
KANSAS	https://www.ubamembers.com/certs_gapterm_KS.pdf
KENTUCKY	https://www.ubamembers.com/certs_gapterm_KY.pdf
LOUISIANA	https://www.ubamembers.com/certs_gapterm_LA.pdf
MICHIGAN	https://www.ubamembers.com/certs_gapterm_MI.pdf
MISSISSIPPI	https://www.ubamembers.com/certs_gapterm_MS.pdf
MISSOURI	https://www.ubamembers.com/certs_gapterm_MO.pdf
NEBRASKA	https://www.ubamembers.com/certs_gapterm_NE.pdf
NORTH DAKOTA	https://www.ubamembers.com/certs_gapterm_ND.pdf
OHIO	https://www.ubamembers.com/certs_gapterm_OH.pdf
OKLAHOMA	https://www.ubamembers.com/certs_gapterm_OK.pdf
RHODE ISLAND	https://www.ubamembers.com/certs_gapterm_RI.pdf
SOUTH CAROLINA	https://www.ubamembers.com/certs_gapterm_SC.pdf
TENNESSEE	https://www.ubamembers.com/certs_gapterm_TN.pdf
TEXAS	https://www.ubamembers.com/certs_gapterm_TX.pdf
VIRGINIA	https://www.ubamembers.com/certs_gapterm_VA.pdf
WEST VIRGINIA	https://www.ubamembers.com/certs_gapterm_WV.pdf
WISCONSIN	https://www.ubamembers.com/certs_gapterm_WI.pdf
WYOMING	https://www.ubamembers.com/certs_gapterm_WY.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 GUARANTEE TRUST LIFE INSURANCE COMPANY

Read the Certificate(s) of Insurance carefully. This flyer is a brief description of various group association insurance products and is not an insurance contract, nor part of the Certificate of Insurance.

This insurance benefit is offered under Group Term Life Insurance, Policy form series GLMP-3002, Certificate form series GLC-3002 underwritten by Guarantee Trust Life Insurance Company (GTL), Glenview, IL. The Policy is issued to United Business Association (UBA) and includes the following: exclusions, limitations, reductions of benefits, and terms of renewal and termination. Subject to state availability, variability, and GTL's right to increase premium rates.

Cancellation / Termination of Benefits/Renewability: Coverage terminates when UBA terminates the policy, your membership ceases, insurance ceases for your class, for non-payment of premium by UBA, or the date of fraud or misrepresentation of a material fact. The group policy terminates for non-payment of premium, if group participation requirements are not met or on any premium due date for any of the following reasons: fraud or misrepresentation of a material fact; failure of UBA to provide required information; or at GTL's option with 30 days notice. Notice of termination provided to UBA is considered notice of termination to all members and will not be sent to you individually by GTL. The policy automatically renews each policy anniversary until cancellation/termination.

The insurance described above provides limited benefits. Limited benefit policies are insurance products with reduced benefits intended to help supplement comprehensive health insurance plans. This insurance 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, this insurance is not minimum essential benefits as set forth under the Patient Protection and Affordable Care Act.

United Business Association, Guarantee Trust Life Insurance Company, and HealthyAmerica are separate legal entities and have sole financial responsibility for their own products. 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.**

PRICING AND SUBSCRIPTION DETAILS

Any quoted prices or information regarding the UBA Accident 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 UBA Accident 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>

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 dependents when they turn 19 (could vary by state).*



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:

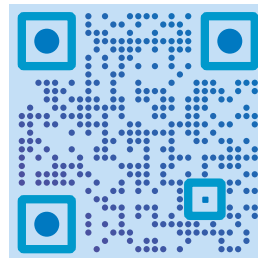
- Certificates of Insurance
- Digital ID Cards
- Claim Forms
- Member Guides
- Copies of Enrollment Forms
- Beneficiary Change Form

Membership Plan Costs

Family Demographics	Gap Term Dues	UBA Dues	Total Monthly Dues
Individual	\$12	\$10	\$22
Individual +1	\$20	\$10	\$30
Family	\$20	\$10	\$30

Membership Plan Costs are monthly and continue until member cancellation. The following monthly insurance rates apply to coverage underwritten by Guarantee Trust Life Insurance Company. Your overall total association membership dues for the optional supplemental Gap Term membership plan also include these monthly insurance rates: \$4.40. The Gap Term membership plan also includes costs for association administration and expenses.

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APPLY NOW

