



### GROUP CRITICAL ILLNESS†

\$25,000 Lump Sum Critical Illness benefit  
(\$2,500 if first diagnosis occurs within the first year)

## LIFE-THREATENING CANCER



## HEART ATTACK



## STROKE

(†See **page 2** certificates of insurance for the full benefit descriptions, terms, conditions and limitations and **page 3** for disclaimers.)

**GAP** CI25K+

VIEW YOUR STATE CERTIFICATE OF INSURANCE FOR **FULL** INSURANCE DETAILS  
INCLUDING ANY STATE VARIATIONS

| STATE                   | LINK TO DOWNLOAD CERTIFICATE OF INSURANCE                                                                                     |
|-------------------------|-------------------------------------------------------------------------------------------------------------------------------|
| ARKANSAS                | <a href="https://www.ubamembers.com/certs_gapci25k+_AR.pdf">https://www.ubamembers.com/certs_gapci25k+_AR.pdf</a>             |
| ARIZONA                 | <a href="https://www.ubamembers.com/certs_gapci25k+_AZ.pdf">https://www.ubamembers.com/certs_gapci25k+_AZ.pdf</a>             |
| MISSOURI                | <a href="https://www.ubamembers.com/certs_gapci25k+_MO.pdf">https://www.ubamembers.com/certs_gapci25k+_MO.pdf</a>             |
| MISSISSIPPI             | <a href="https://www.ubamembers.com/certs_gapci25k+_MS.pdf">https://www.ubamembers.com/certs_gapci25k+_MS.pdf</a>             |
| OKLAHOMA                | <a href="https://www.ubamembers.com/certs_gapci25k+_OK.pdf">https://www.ubamembers.com/certs_gapci25k+_OK.pdf</a>             |
| TEXAS                   | <a href="https://www.ubamembers.com/certs_gapci25k+_TX.pdf">https://www.ubamembers.com/certs_gapci25k+_TX.pdf</a>             |
| UBA Membership Guide    | <a href="https://www.ubamembers.com/sample_ubamembership.pdf">https://www.ubamembers.com/sample_ubamembership.pdf</a>         |
| Benefit Boost 1.0 Guide | <a href="https://www.ubamembers.com/sample_benefitboost1_UBA.pdf">https://www.ubamembers.com/sample_benefitboost1_UBA.pdf</a> |



**FOR MORE INFORMATION**

AGENT NAME

AGENT PHONE #

AGENT EMAIL ADDRESS

**FOR A QUOTE AND TO ENROLL: UNIQUE LINK ADDRESS HERE**

Designed to supplement your comprehensive qualified medical insurance plan.



Individual - \$30 per month\*

Individual+Spouse - \$60 per month\*

## IMPORTANT DISCLAIMERS FOR THIS PLAN AND FLYER

\*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 Edge+ plan also include these monthly insurance rates: <sup>1</sup>Group Critical Illness Insurance: \$10.00 (Member), \$20.00 (Member+Spouse). As part of your overall Gap CI 25K+ plan cost, the non-insurance Benefit Boost Subscription services retail at \$25 (Individual), \$40 (Ind+1), \$60 (Family).

Windsor Life Insurance Company and Optimum Re Life Insurance Company do not offer and are not affiliated 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 2).**

This flyer 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 Blanket 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. 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. Coverage for Critical Illness is for Member and eligible Spouse between the ages of 18-64. Benefit for Group Critical Illness Insurance ends at age 65. Group Critical Illness Insurance Benefit Maximum is reduced if the first diagnosis occurs in the first year from the effective date (see Schedule of Benefits in Certificate of Insurance) To be considered a Covered Critical Illness it must meet all requirements and definitions outlined in the Certificate of Insurance. Membership plan cost for Gap CI 25K+ does not include the separate \$10 UBA Membership dues. You must be a member of the United Business Association in order to purchase this plan. **If there are any discrepancies between the description in this flyer and the Certificate, the Certificate will govern.**

United Business Association, Windsor Life Insurance Company, Optimum Re Life Insurance Company, and HealthyAmerica are separate legal entities and have sole financial responsibility for their own products.

**This plan includes Benefit Boost 1.0 services.** Make sure to check out all the services available with this plan including \$0 cost Walmart Health Virtual Care Visits (Virtual Urgent Care & Virtual Talk Therapy Visits), dental discounts, prescription discounts, free vitamins and more. View the guide by clicking on the Benefit Boost 1.0 Guide link on **page 2** to learn more.

Windsor Life Insurance Company

