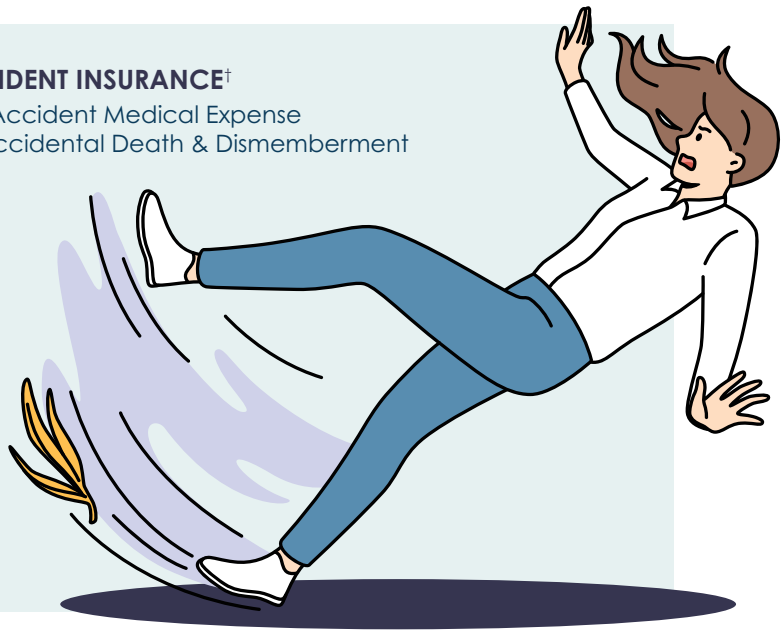


BLANKET GROUP ACCIDENT INSURANCE†

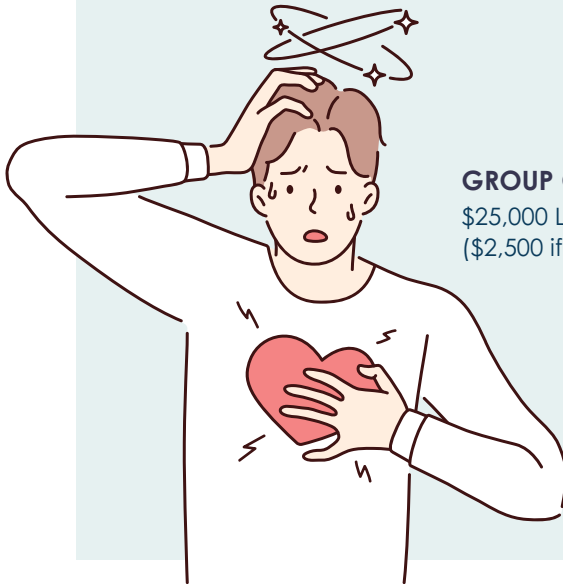
\$25,000 Blanket Group Accident Medical Expense

\$5,000 Blanket Group Accidental Death & Dismemberment



GROUP CRITICAL ILLNESS INSURANCE†

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



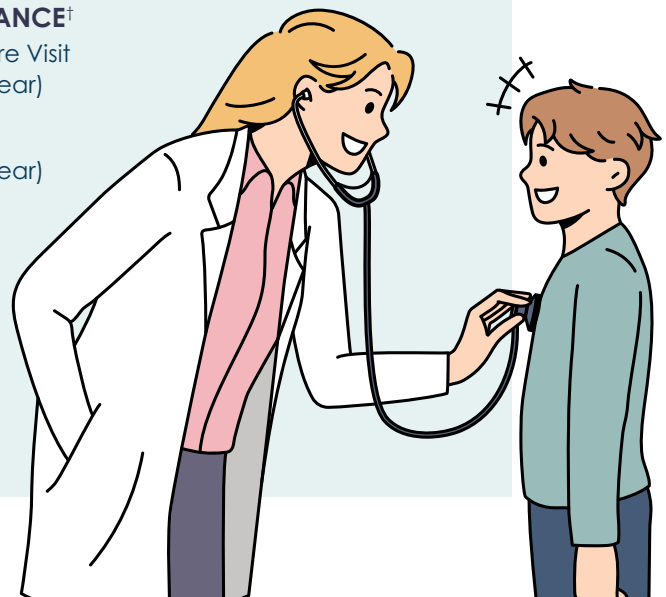
GROUP HOSPITAL INDEMNITY INSURANCE†

\$125 Physician Office Visit or Urgent Care Visit
(up to 4 visits per covered person per year)

\$500 Emergency Room Visit
(up to 2 visits per covered person per year)

(†See **page 2** certificates of insurance for the full benefit descriptions, terms, conditions and limitations and **pages 3 & 4** for disclaimers.)

GAPEDGE+



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

STATE	LINK TO DOWNLOAD CERTIFICATES OF INSURANCE
ALABAMA	https://www.ubamembers.com/certs_gapedge+_AL.pdf
ARKANSAS	https://www.ubamembers.com/certs_gapedge+_AR.pdf
ARIZONA	https://www.ubamembers.com/certs_gapedge+_AZ.pdf
CALIFORNIA	https://www.ubamembers.com/certs_gapedge+_CA.pdf
COLORADO	https://www.ubamembers.com/certs_gapedge+_CO.pdf
DELAWARE	https://www.ubamembers.com/certs_gapedge+_DE.pdf
DISTRICT OF COLUMBIA	https://www.ubamembers.com/certs_gapedge+_DC.pdf
FLORIDA	https://www.ubamembers.com/certs_gapedge+_FL.pdf
GEORGIA	https://www.ubamembers.com/certs_gapedge+_GA.pdf
ILLINOIS	https://www.ubamembers.com/certs_gapedge+_IL.pdf
INDIANA	https://www.ubamembers.com/certs_gapedge+_IN.pdf
KENTUCKY	https://www.ubamembers.com/certs_gapedge+_KY.pdf
LOUISIANA	https://www.ubamembers.com/certs_gapedge+_LA.pdf
MICHIGAN	https://www.ubamembers.com/certs_gapedge+_MI.pdf
MISSISSIPPI	https://www.ubamembers.com/certs_gapedge+_MS.pdf
MISSOURI	https://www.ubamembers.com/certs_gapedge+_MO.pdf
NEBRASKA	https://www.ubamembers.com/certs_gapedge+_NE.pdf
NEVADA	https://www.ubamembers.com/certs_gapedge+_NV.pdf
NORTH CAROLINA	https://www.ubamembers.com/certs_gapedge+_NC.pdf
NORTH DAKOTA	https://www.ubamembers.com/certs_gapedge+_ND.pdf
OHIO	https://www.ubamembers.com/certs_gapedge+_OH.pdf
OKLAHOMA	https://www.ubamembers.com/certs_gapedge+_OK.pdf
RHODE ISLAND	https://www.ubamembers.com/certs_gapedge+_RI.pdf
TENNESSEE	https://www.ubamembers.com/certs_gapedge+_TN.pdf
TEXAS	https://www.ubamembers.com/certs_gapedge+_TX.pdf
VIRGINIA	https://www.ubamembers.com/certs_gapedge+_VA.pdf
WEST VIRGINIA	https://www.ubamembers.com/certs_gapedge+_WV.pdf
WISCONSIN	https://www.ubamembers.com/certs_gapedge+_WI.pdf
WYOMING	https://www.ubamembers.com/certs_gapedge+_WY.pdf
UBA Membership Guide	https://www.ubamembers.com/sample_ubamembership.pdf
Benefit Boost 1.0 Guide	https://www.ubamembers.com/sample_bb1-np_UBA.pdf

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.



**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 Commissioners' website ([naic.org](https://www.naic.org)) under "Insurance Departments."
- If you have this policy through your job, or a family member's job, contact the employer.





Individual - \$65 per month*

Individual+1 - \$125 per month*

Family - \$190 per month*

IMPORTANT ADDITIONAL DISCLAIMERS FOR THIS PLAN AND FLYER

*The following monthly insurance rates apply to coverage underwritten by SiriusPoint America Insurance Company¹. Your overall total association membership dues for the optional supplemental Gap Edge+ plan also include these monthly insurance rates: ¹Blanket Group Accident Insurance: \$8.54 (Member), \$17.07 (Member+1), \$32.18 (Family); ¹Group Critical Illness Insurance: \$15.45 (Member) & \$30.90 (Member+Spouse); ¹Group Hospital Indemnity Insurance: \$10.85 (Member), \$23.44 (Member+1), \$36.73 (Family). As part of your overall GAP EDGE+ plan cost, the non-insurance Benefit Boost Subscription services retail at \$40 (Individual), \$80 (Ind+1), \$100 (Family).

SiriusPoint America Insurance Company does 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).

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.** Blanket Group Accident Insurance, Group Critical Illness Insurance, and Group Hospital Indemnity Insurance Policies are underwritten by SiriusPoint America Insurance Company, New York, NY. 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). Coverage for Group Hospital Indemnity Insurance is for member and eligible spouse between the ages of 18-54, and their enrolled dependent children. Benefit for Group Hospital Indemnity Insurance ends at age 65. Membership plan cost for Gap Edge+ 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, SiriusPoint America 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 Access fee Lyric Health Virtual 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.