

BLANKET GROUP ACCIDENT INSURANCE†

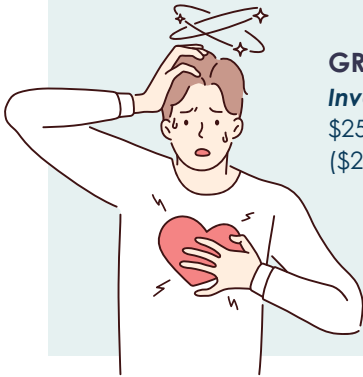
\$5,000 Group Accident Medical Expense
\$5,000 Group Accidental Death & Dismemberment



GROUP HOSPITAL FIXED INDEMNITY INSURANCE†

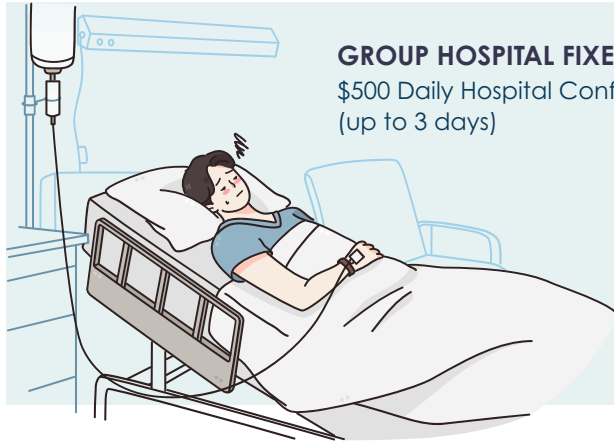
Invasive Cancer, Critical Illness Benefit Rider

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



GROUP HOSPITAL FIXED INDEMNITY INSURANCE†

\$500 Daily Hospital Confinement Benefit
(up to 3 days)



GROUP HOSPITAL INDEMNITY INSURANCE†

\$125 Daily Physician Office Visits
\$75 Daily Laboratory Test Benefit
\$75 Daily X-Ray Radiology Benefit
(1 medically necessary visit & 1 wellness visit^)

^Wellness visit not available in MI.



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



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

STATE*	LINK TO DOWNLOAD CERTIFICATE OF INSURANCE
ALABAMA	https://www.ubamembers.com/certs_gap+_AL.pdf
ARKANSAS	https://www.ubamembers.com/certs_gap+_AR.pdf
ARIZONA	https://www.ubamembers.com/certs_gap+_AZ.pdf
DELAWARE	https://www.ubamembers.com/certs_gap+_DE.pdf
DISTRICT OF COLUMBIA	https://www.ubamembers.com/certs_gap+_DC.pdf
FLORIDA	https://www.ubamembers.com/certs_gap+_FL.pdf
GEORGIA	https://www.ubamembers.com/certs_gap+_GA.pdf
ILLINOIS	https://www.ubamembers.com/certs_gap+_IL.pdf
INDIANA	https://www.ubamembers.com/certs_gap+_IN.pdf
IOWA	https://www.ubamembers.com/certs_gap+_IA.pdf
KENTUCKY	https://www.ubamembers.com/certs_gap+_KY.pdf
LOUISIANA	https://www.ubamembers.com/certs_gap+_LA.pdf
MICHIGAN	https://www.ubamembers.com/certs_gap+_MI.pdf
MISSISSIPPI	https://www.ubamembers.com/certs_gap+_MS.pdf
NEBRASKA	https://www.ubamembers.com/certs_gap+_NE.pdf
NORTH CAROLINA	https://www.ubamembers.com/certs_gap+_NC.pdf
NORTH DAKOTA	https://www.ubamembers.com/certs_gap+_ND.pdf
OHIO	https://www.ubamembers.com/certs_gap+_OH.pdf
OKLAHOMA	https://www.ubamembers.com/certs_gap+_OK.pdf
RHODE ISLAND	https://www.ubamembers.com/certs_gap+_RI.pdf
SOUTH CAROLINA	https://www.ubamembers.com/certs_gap+_SC.pdf
TENNESSEE	https://www.ubamembers.com/certs_gap+_TN.pdf
TEXAS	https://www.ubamembers.com/certs_gap+_TX.pdf
VIRGINIA	https://www.ubamembers.com/certs_gap+_VA.pdf
WEST VIRGINIA	https://www.ubamembers.com/certs_gap+_WV.pdf
WISCONSIN	https://www.ubamembers.com/certs_gap+_WI.pdf
WYOMING	https://www.ubamembers.com/certs_gap+_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

This is limited benefit insurance designed to supplement your comprehensive qualified medical insurance plan.

*States not listed are not available.



Individual - \$40 per month*

Individual+1 - \$60 per month*

Family - \$80 per month*

IMPORTANT DISCLAIMERS FOR THIS PLAN AND FLYER

*The following monthly insurance rates apply to coverage underwritten by United States Fire Insurance Company¹. Your overall total association membership dues for the optional supplemental Gap+ plan also include these monthly insurance rates: ¹Group Accident Insurance: \$5.42 (Individual), \$10.87 (Ind+1), \$19.00 (Family); ¹Invasive Cancer, Critical Illness Rider: \$3.00 (Individual), \$6.00 (Ind+1), \$6.00 (Family); ¹Group Hospital Fixed Indemnity Insurance: \$7.98 (Individual), \$15.66 (Ind+1), \$19.90 (Family). As part of your overall Gap+ plan cost, the non-insurance Benefit Boost Subscription services retail at \$40 (Individual), \$80 (Ind+1), \$100 (Family).

United States Fire Insurance Company and Crum & Forster 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).

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 and/or Riders.** Group Accident Insurance and Group Hospital Fixed Indemnity Insurance which also includes the Invasive Cancer, Critical Illness Insurance Benefit Rider is underwritten by United States Fire Insurance Company, Eatontown, NJ. 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 Invasive Cancer, Critical Illness Benefit Rider is for Member and eligible Spouse between the ages of 18-64. Benefit for Invasive Cancer, Critical Illness Benefit Rider ends at age 65. Invasive Cancer, Critical Illness Insurance Benefit Rider 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). Membership plan cost for Gap+ 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 and/or Riders, the Certificate and/or Riders will govern.**

United Business Association, United States Fire Insurance Company, Crum & Forster, and HealthyAmerica are separate legal entities and have sole financial responsibility for their own products.

United States Fire Insurance Company



CRUM & FORSTER
EST. 1881
A UNITED STATES COMPANY

This plan includes Benefit Boost 1.0 services. Make sure to check out all the services available with this plan including \$0 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.