



Combining First Dollar Insurance & **Direct Primary Care**

Group Benefits Fixed Indemnity Insurance
underwritten by United States Fire Insurance Company

Direct Primary Care Services
provided by Healthcare2U (HC2U)

SM&RT MED



4960359 | v11.2025

We Serve You



CRUM & FORSTER
A FAIRFAX COMPANY

United States Fire Insurance Company Crum & Forster (C&F)

Crum & Forster provides market-leading property & casualty, accident & health and specialty insurance solutions. This year, C&F celebrates 25 years of excellence in the Accident & Health Division.

As a \$2 Billion+ division, they take a collaborative approach to help build the most creative and comprehensive offerings. As part of the Fairfax family, the C&F Accident & Health team is guided by their core principles of honesty, integrity and loyalty that hold true throughout the organization.

C&F is highly rated with A.M. Best and S&P:

AM Best: A+ (Superior)

S&P: AA- (Very Strong)

Learn more about C&F at:

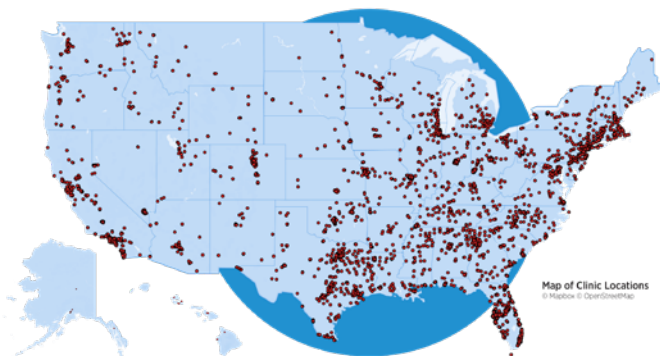
<https://cfins.com>



Healthcare2U (HC2U)

HC2U takes Pride in Providing Primary Care Services to Members Across the Country

Since 2013, Healthcare2U has expanded its primary care physician network nationwide. Through these doctors, we can give members **affordable, accessible, and claim-free primary care** when and where they need it. Members can travel freely, knowing that Healthcare2U's network and cloud based Electronic Health Records (EHR) follow them digitally if, and when, they need it.



Map of Clinic Locations
© Mapbox © OpenStreetMap



HC2U DPC PLUS is part of the Benefit Boost 4.0 non-insurance services included in this membership plan.



Health Special Risk, Inc. (HSR)

HSR works with leading cost-containment partners to implement aggressive claim repricing and cost-reduction strategies. Their approach ensures **substantial savings on billed medical charges**, giving insurance carriers and policyholders the benefit of lower claims costs without sacrificing access to quality care.

By utilizing a **proprietary repricing methodology**, HSR provides **greater savings across diverse claim types**, applies **stronger cost controls on high-expense procedures**, and delivers **customized cost-containment solutions** that align with each carrier's unique policy structure.

REPRICING NETWORKS & COST CONTAINMENT PARTNERS

HSR's claims pricing strategies leverage **multiple industry-leading networks**, ensuring **maximum cost savings** across a broad range of claims.

FIRST HEALTH NETWORK

One of the **largest national PPO networks**, First Health provides **broad access to in-network discounts** while ensuring policyholders receive quality care at reduced rates. Through contracted provider agreements, **HSR secures average savings of 35% or more** on medical claims, significantly lowering out-of-pocket costs.

DATA ISIGHT

Data iSight applies **fair market value analysis** to prevent excessive medical charges and control claim costs, without compromising care. This **reimbursement pricing model delivers 65-70% savings** off billed charges.

OCCUNET

OccuNet focuses on **high-cost orthopedic and surgical procedures**, where standard network discounts may be insufficient. Through **direct provider negotiations**, HSR achieves **aggregate savings of 65%+** on targeted procedures, securing **pre-determined, cost-effective rates** for insurers and policyholders.



The United Business Association (UBA) stands as a beacon of empowerment for small business owners and their dedicated teams. By weaving small businesses together under a unified banner, UBA harnesses their collective purchasing prowess, unlocking discounts and benefits that often elude solitary operators. Together, we are a Small, Strong, & United! Learn more about membership in UBA at <https://www.ubamembers.com>. **You must be a member of UBA in order to enroll in this membership plan.**

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FIRST DOLLAR INSURANCE



HOSPITALIZATION
Hospital Admission
Hospital Confinement

**EMERGENCY CARE &
AMBULANCE BENEFITS**
Emergency Room Visit
Air Ambulance
Ground Ambulance
Water Ambulance

INPATIENT SURGERY BENEFITS
Inpatient Surgery
Inpatient Surgery Anesthesia

OUTPATIENT SURGERY BENEFITS
Outpatient Surgery
Outpatient Surgery Anesthesia

WELLNESS BENEFITS
Wellness Office Visits
Wellness Tests
Prostate Cancer Screening
Mammogram &
Pap Smear Test
Immunizations

CRITICAL ILLNESS
Cardiac Illnesses
Cerebral Vascular
Diseases
Cancer Diagnosis
Permanent Paralysis
Severe Burns
& Other Specified
Illnesses

OTHER BENEFITS
Prescription Benefit
Therapy Services Benefit

DIAGNOSTIC BENEFITS
Outpatient Diagnostic Exam
- CT, EEG, EKG, EMG, MRI, PET
SPECT, or THALLIUM STRESS TEST
Outpatient X-Ray
Outpatient Lab Test



Above is a brief outline of some of the covered benefits available in Sm&rt Med membership plans. Please make sure to review the Certificate of insurance, Schedule of Benefits and Rider for full benefit details, definitions, terms, limitations and exclusions. If there are any discrepancies between this brochure and the Certificate and Rider, the Certificate and Rider shall govern. Coverage for Sm&rt Med's Group Benefits Fixed Indemnity Insurance is underwritten by United States Fire Insurance Company.

DIRECT PRIMARY CARE

PATIENT ADVOCACY LINE - PAL



HC2U's certified medical professionals are ready to guide you through the healthcare system, helping you find the most affordable and convenient care options, and scheduling your appointments with ease. **Make ONE phone call to access hassle-free care. No Claim Forms Required for Healthcare2U's services.**

UNLIMITED ACCESS TO IN-OFFICE VISITS



Enjoy **unlimited \$10 Access Fee in-office visits** with board certified physicians for primary, acute, chronic, or preventive care. When you need care beyond a physician's office, our Patient Advocates will arrange **appointments with our urgent care partners with a \$25 Access Fee.**

OTHER BENEFIT BOOST 4.0 SERVICES AVAILABLE IN PLAN:

Free Multi-Vitamin Gumdrops
Prescription & Pet RX Discounts
SML Dental Discounts
using the Aetna Dental Access® Network
LifeLock™ Discount
FamilySource®



Review the *Benefit Boost 4.0 Guide* for more details, terms, and disclosures:
https://www.ubamembers.com/sample_bb4_UBA.pdf

UNLIMITED ACCESS TO VIRTUAL VISITS



Access **\$0 Access Fee** bilingual board-certified physicians 24/7/365 online or by phone for acute concerns, prescription refills, and more all from the convenience from your home, work or traveling.

United States Fire Insurance Company is not affiliated with this non-insurance HC2U Direct Primary Care Plus program or other non-insurance services in Benefit Boost 4.0 or United Business Association. HC2U Disclaimer: No walk-ins allowed. Unlimited services (including Virtual DPC / telehealth) must be accessed through Healthcare2U's Patient Advocacy Line (PAL)™ and all care is provided through Healthcare2U's Private Physician Network (PPN)™. In-office appointments are only available within business hours (Monday through Friday, 7 am to 6 pm CST). PAL may direct the member to another level of care if appropriate, depending on the member's condition and utilization of services. Applicable visit fees apply. After hours? Members have the option to speak to a physician virtually. Telehealth programs are provided through third-party organizations and are not connected to Healthcare2U (HC2U). Well-woman pap smear pathology interpretation is not included in the annual physical with DPC Plus. Dependent on membership type, the annual physical may only be accessible after six consecutive months of membership. Healthcare2U's membership does not include inpatient or outpatient hospital services or critical illness. This is not insurance.

	Sm&rt Med Membership Plan Options			
Hospital Indemnity Benefit	Premium	Plus	Value	Basic
Lifetime Maximum per Covered Person	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Benefit Waiting Period for Sickness: Hospital Confinement Benefit, Inpatient and Outpatient Surgery Benefit, Inpatient and Outpatient Surgery Anesthesia Benefit, Outpatient Diagnostic Exam, X-Rays and Lab Tests	30 Days	30 Days	30 Days	30 Days
Hospital Admission Benefit up to 1 occurrence per Certificate Period Benefit is payable in addition to Hospital Confinement Benefit	\$3,000	\$2,000	\$1,000	\$1,000
Hospital Confinement Benefit Per day for days 2-30 for a Hospital Confinement occurring in a Certificate Period and subject to a Maximum benefit of \$1,000,000 per Certificate Period.	\$6,000	\$4,000	\$3,000	\$2,000
Emergency Care Benefit for Sickness and Injury (TX) Emergency Room Visits Benefit for Sickness and Injury (all other states) Per Day up to a Maximum Benefit of # days per Certificate Period for Injury and Sickness combined	\$300	\$300	\$250	\$250
	2 days	2 days	1 day	1 day
Inpatient Surgery Benefit Per day up to a Maximum Benefit of 1 day per Certificate Period	\$9,000	\$5,000	\$4,000	\$1,000
Inpatient Surgery Anesthesia Benefit Per day up to a Maximum Benefit of 1 day per Certificate Period	\$2,250	\$1,250	\$1,000	\$250
Outpatient Surgery Benefit Per day up to a Maximum Benefit of 1 day per Certificate Period	\$3,000	\$2,500	\$2,000	\$1,000
Outpatient Surgery Anesthesia Benefit Per day up to a Maximum Benefit of 1 day per Certificate Period	\$600	\$350	\$250	\$70
Wellness Office Visits Benefit Per day up to a Maximum Benefit of 4 days per Certificate Period for Wellness visits to a Medical Professional.	\$25	\$25	\$25	\$25
Wellness Tests Benefit Per day up to a Maximum Benefit of 3 days per Certificate Period. Wellness tests ordered by Medical Professional or Specialist including: Pap Smear Test, Prostate Cancer Screening, Mammography. Does not include Lab or Radiology Tests.	\$300	\$300	\$250	\$250
Ambulance Benefits - Air Benefit Per day up to 1 day per Injury or Sickness and up to a Maximum Benefit of 1 day per Certificate Period. Air Ambulance transportation must occur within 1 day after the Covered Accident or Sickness occurs.	\$1,500	\$1,500	\$1,500	\$1,500
Ambulance - Ground or Water Benefit Per day up to 2 days per Injury or Sickness and up to a Maximum Benefit of 2 days per Certificate Period. Ground or Water Ambulance transportation must occur within 1 day after the Covered Accident or Sickness occurs.	\$150	\$150	\$150	\$150
Prescription Drug Benefit Per day up to a Maximum Benefit of # days per Certificate Period.	\$75	\$50	\$50	\$25
	10 days	15 days	15 days	30 days
Diagnostic Exam - Outpatient Only Benefit Per day for up to 3 days per Injury or Sickness and up to a Maximum Benefit of 3 days per Certificate Period. The Diagnostic Exam must occur within 90-days after the Covered Accident or Sickness occurs.	\$700	\$600	\$500	\$300
X-Ray - Outpatient Only Benefit Per Day for up to 1 day per Injury or Sickness and up to a Maximum Benefit of 1 day per Certificate Period. The X-Ray must occur within 90-days after the Covered Accident or Sickness occurs.	\$250	\$250	\$200	\$200
Lab Test - Outpatient Only Benefit Per day for up to 2 days per Injury or Sickness and up to a Maximum Benefit of 2 days per Certificate Period. The Lab Test must occur within 90-days after the Covered Accident or Sickness occurs.	\$350	\$350	\$250	\$250
Therapy Services Visit Benefit Per day for up to # days per Injury or Sickness and up to a Maximum Benefit of # days per Certificate Period. Therapy Services must begin within 90-days after the Covered Accident or Sickness occurs and be rendered within 180-days after the Covered Accident or Sickness occurs.	\$75	\$75	\$50	\$50
	12 days	12 days	8 days	8 days

Sm&rt Med Membership Plan Options				
Critical Illness Benefit Rider	Premium	Plus	Value	Basic
Critical Illness Benefit Amount per Covered Person (1 per lifetime)	\$25,000	\$15,000	\$10,000	\$5,000
Benefit Waiting Period per Covered Person	30 Days	30 Days	30 Days	30 Days
Covered Critical Illness Covered Conditions				
Cardiac	Percentage of Critical Illness Benefit Amount			
Heart Attack (Myocardial Infarction)	100%			
Sudden Cardiac Arrest	100%			
Coronary Artery Disease requiring Coronary Artery Bypass	25%			
Coronary Artery Disease requiring Angioplasty	100%			
Cerebral Vascular Disease	Percentage of Critical Illness Benefit Amount			
Stroke	100%			
Ruptured Brain Aneurysm	100%			
Transient Ischemic Attack	100%			
Other Specified Illness	Percentage of Critical Illness Benefit Amount			
Bone Marrow / Stem Cell Transplant	100%			
Coma	100%			
End Stage Renal (Kidney) Failure	100%			
Major Organ Failure requiring Transplant	100%			
Occupational Infectious Hepatitis B, C, or D	100%			
Occupational Infectious HIV	100%			
Benign Brain Tumor	100%			
Permanent Paralysis	Percentage of Critical Illness Benefit Amount			
Quadriplegia	100%			
Paraplegia	100%			
Hemiplegia / Diplegia	100%			
Other Accident	Percentage of Critical Illness Benefit Amount			
Severe Burns Covered Dependent Children are not covered for Severe Burns (except in TN).	100%			
Cancer	Percentage of Critical Illness Benefit Amount			
Invasive	100%			
Non-Invasive	25%			
Skin Cancer (per lifetime)	\$100			

You must submit a claim form to access the group insurance coverage in the Sm&rt Med membership plans and provide the required items listed on the claim form. Claims Administrator is **Health Special Risk (HSR): 866-423-3452 | ubaclaims@hsri.com**.

Download the claim form for Sm&rt Med Membership plans at: <https://www.ubamembers.com/claimforms.html>.

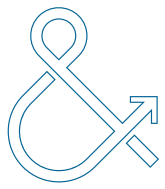
DIRECT PRIMARY CARE SERVICES

Healthcare2U's Direct Primary Care (DPC) is a healthcare membership. DPC is not insurance and does not satisfy ACA minimum essential coverage. Individuals ages 2 to 65 are eligible for Healthcare2U's DPC membership

Description of Service	Service Details for Direct Primary Care Plus as part of Benefit Boost 4.0
In-Office Doctor Visits	Unlimited Access to In-Office Doctor Visits - \$10 Access Fee per visit. (No walk-in visits allowed. All visits must be accessed through HC2U's PAL line and only available within business hours (Mon-Fri 7am-6pm CST.)
In-Office Urgent Care Visits	Unlimited Access to In-Office Urgent Care Visits - \$25 Access Fee per visit. (No walk-in visits allowed. All visits must be accessed through HC2U's PAL line and only available within business hours (Mon-Fri 7am-6pm CST.)
Virtual Primary Care Visits	Unlimited Access to Virtual Primary Care Visits - \$0 Access Fee per visit. Virtual Primary Care visits must be accessed through HC2U's PAL line (Telehealth programs are provided through third-party organizations and are not connected to Healthcare2U.)
Annual Physical & Labs	Membership includes an annual physical exam ¹ and four essential labs - \$10 Access Fee. Waiting Period of 6 months from effective date for this service. Four Labs include: Complete Metabolic Panel (CMP), Complete Blood Count (CBC), Thyroid Stimulating Hormone (TSH), and Lipid Panel. ¹ Well-woman pap smear pathology interpretation is not included in the annual physical. Dependent on membership type, the annual physical may only be accessible after six consecutive months of membership.
Unlimited Chronic Care	Manage 13 prevalent chronic conditions with unlimited care - \$10 Access Fee per visit. Includes: Asthma, Anxiety, Arthritis, Blood Pressure, CHF, COPD, Depression, Diabetes, Fibromyalgia, Gerd, Gout, Hypertension, & Thyroid. (Healthcare2U accepts preexisting conditions within manageable ranges. Healthcare2U's membership does not include inpatient or outpatient hospital services or critical illness. Healthcare2U does not provide specialty care outside of our partner-physician clinics. If Member currently sees a specialist for an advanced disease state, we do not recommend leaving that specialist.)

Eligibility & Other Information	Details for Direct Primary Care Plus as part of Benefit Boost 4.0
Available Nationwide	Access care from anywhere in the United States.
Member Eligibility	Members 2-64 are eligible. (Dependents under the age of 2 are not eligible to enroll for Healthcare2U. Dependent children are eligible for membership until the last day of their 25th year. Individuals are eligible for membership until the last day of their 64th year.)
Access Fees	The Healthcare2U member is responsible for the visit fees associated with their care at time of service.
Additional Ineligibility Criteria	Healthcare2U is not available to any member on Medicare, Medicaid or Tricare.

No walk-ins allowed. Unlimited services (including Virtual DPC / telehealth) must be accessed through Healthcare2U's Patient Advocacy Line (PAL)TM and all care is provided through Healthcare2U's Private Physician Network (PPN)TM. In-office appointments are only available within business hours (Monday through Friday, 7 am to 6 pm CST). PAL may direct the member to another level of care if appropriate, depending on the member's condition and utilization of services. Applicable visit fees apply. After hours? Members have the option to speak to a physician virtually. Telehealth programs are provided through third-party organizations and are not connected to Healthcare2U. Well-woman pap smear pathology interpretation is not included in the annual physical. Dependent on membership type, the annual physical may only be accessible after six consecutive months of membership. Healthcare2U's membership does not include inpatient or outpatient hospital services or critical illness. This is not insurance. United States Fire Insurance Company is not affiliated with this non-insurance HC2U Direct Primary Care Plus program or other non-insurance services in Benefit Boost 4.0 or the membership benefits and services of the United Business Association.



SAVINGS AND ADVANTAGES WITH BENEFIT BOOST 4.0



Benefit Boost 4.0 is an innovative membership program designed to transform healthcare access into a seamless and cost-effective experience. By bundling a diverse array of essential health and wellness services into one comprehensive package, it provides a convenient solution for individuals and families seeking to enhance their well-being without breaking the bank. This program addresses the challenges of modern healthcare by focusing on affordability, accessibility, and comprehensive care, making it a standout choice for those looking to streamline their health journey.

→ STREAMLINED HEALTHCARE ACCESS

One of the key advantages of Benefit Boost 4.0 is its ability to offer comprehensive access to healthcare services. The non-insurance Healthcare2U model introduces a streamlined process where members pay an access fee to receive healthcare services at an in-office doctor or urgent care visit. Members also enjoy no access fee for virtual doctor visits. By eliminating insurance claims and paperwork, patients enjoy direct and immediate access to a network of private physicians.

→ MEANINGFUL FINANCIAL SAVINGS

Financial savings are at the heart of Benefit Boost 4.0, with programs like the SML Dental Discount and Paramount RX Prescription Discount Drug Program. Members benefit from discounts on **15% to 50%*** per visit in most instances on dental services at participating providers. Members also receive discounts on retail and pet medications. These cost reductions make it easier for families to manage healthcare expenses and prioritize their well-being.

**Actual costs and savings may vary by provider, service and geographic location.*

→ ADDED SECURITY AND SUPPORT

Beyond healthcare services, Benefit Boost 4.0 includes added benefits such as LifeLock™ Identity Theft Protection and FamilySource®. These features offer members peace of mind, ensuring that their financial and personal information is secure, while also providing expert guidance for family and home-related needs. This approach enhances the overall value of the membership, catering to a wide spectrum of wellness and security concerns.

BB 4.0 Eligibility & Other Information	Details about Benefit Boost 4.0
Available Nationwide	Anywhere in the United States. Dental Discounts are not available in AK, CT, IA, MA, RI, UT, VT, and WA, nor to residents of Vermont.
Non-Insurance Program	This is non-insurance program and does not meet any requirements for minimum essential coverage, Affordable Care Act (ACA) or provide medicare prescription drug coverage. See terms for details in guide, click on the link below: https://www.ubamembers.com/sample_bb4_UBA.pdf
Age Requirements	Depending on the benefit or service, the minimum and maximum age limit could vary. HC2U DPC Plus : Ages 2-64

Dental Discount Disclaimer:

This plan is NOT insurance. 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. Discounts on hospital services are not available in Maryland. 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. The Discount Plan Organization is Gallagher Affinity Insurance Services, Inc., at 2850 W. Golf Road, Rolling Meadows, IL 60008, 1-866-215-1376. To view a list of participating providers visit www.findbestbenefits.com and enter promo code 725324. **You have the right to cancel this plan within 30 days of the effective date for a full refund on fees paid.** Such refunds are issued within 30 days of request.

While the Benefit Boost 4.0 Subscription Package offers a wide array of services designed to enhance your well-being, it is important to note that this program is not a form of insurance. Instead, it provides a collection of non-insurance benefits that include discounts, resources, and access to various services aimed at improving your lifestyle and supporting your health. These benefits are available to members, offering valuable savings and assistance without the traditional claims and coverage associated with insurance policies. As such, while Benefit Boost 4.0 complements your overall health strategy, it should be considered an additional resource rather than a replacement for conventional insurance coverage. United States Fire Insurance Company is not affiliated with this non-insurance HC2U Direct Primary Care Plus program or other non-insurance services in Benefit Boost 4.0 or the membership benefits and services of the United Business Association.

THE HOSPITAL INDEMNITY COVERAGE
INCLUDED IN THE MEMBERSHIP PLAN PROVIDES LIMITED BENEFITS
PLEASE READ THE FOLLOWING NOTICE ABOUT THIS POLICY:

IMPORTANT: This is a fixed indemnity policy, NOT ACA 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.

Review the state specific certificates using the links on pages 11-14 to view any state variations of the hospital indemnity federal disclosure.

Importance of Reviewing Your State-Specific Certificate of Insurance

When considering supplemental gap insurance plans, it is crucial for members to thoroughly review their 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.

SM&RT MED - PREMIUM MEMBERSHIP PLAN - CERTIFICATES & GUIDES	
STATE	LINK TO DOWNLOAD CERTIFICATE OF INSURANCE, UBA GUIDE, & BB 4.0 GUIDE
ARIZONA	https://www.ubamembers.com/certs_sm&rtmedpremium_AZ.pdf
GEORGIA	https://www.ubamembers.com/certs_sm&rtmedpremium_GA.pdf
KENTUCKY	https://www.ubamembers.com/certs_sm&rtmedpremium_KY.pdf
MISSISSIPPI	https://www.ubamembers.com/certs_sm&rtmedpremium_MS.pdf
NEBRASKA	https://www.ubamembers.com/certs_sm&rtmedpremium_NE.pdf
NORTH CAROLINA	https://www.ubamembers.com/certs_sm&rtmedpremium_NC.pdf
OKLAHOMA	https://www.ubamembers.com/certs_sm&rtmedpremium_OK.pdf
TENNESSEE	https://www.ubamembers.com/certs_sm&rtmedpremium_TN.pdf
TEXAS	https://www.ubamembers.com/certs_sm&rtmedpremium_TX.pdf
UBA Membership Guide	https://www.ubamembers.com/sample_ubamembership.pdf
Benefit Boost 4.0 Guide	https://www.ubamembers.com/sample_bb4_UBA.pdf

SM&RT MED - PREMIUM MEMBERSHIP PLAN - MONTHLY PLAN COSTS			
FAMILY MAKE-UP	MONTHLY PLAN COST	UBA MONTHLY DUES	TOTAL MONTHLY COST
INDIVIDUAL	\$385.91	\$10	\$395.91
INDIVIDUAL & SPOUSE	\$766.47	\$10	\$776.47
INDIVIDUAL & CHILD(REN)	\$744.83	\$10	\$754.83
FAMILY	\$1,100.73	\$10	\$1,110.73

*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 Sm&rt Med Premium membership plan also include these monthly insurance rates: ¹Group Benefits Fixed Indemnity Insurance: \$295.91 (Member), \$616.47 (Member+Spouse), \$554.83 (Ind+Children), \$850.73 (Family). The Sm&rt Med Premium membership plan also includes costs for Benefit Boost 4.0, agent compensation and administration.

Importance of Reviewing Your State-Specific Certificate of Insurance

When considering Group Benefits Fixed Indemnity Insurance, it is crucial for members to thoroughly review their 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.

SM&RT MED - PLUS MEMBERSHIP PLAN - CERTIFICATES & GUIDES	
STATE	LINK TO DOWNLOAD CERTIFICATE OF INSURANCE, UBA GUIDE, & BB 4.0 GUIDE
ARIZONA	https://www.ubamembers.com/certs_sm&rtmedplus_AZ.pdf
GEORGIA	https://www.ubamembers.com/certs_sm&rtmedplus_GA.pdf
KENTUCKY	https://www.ubamembers.com/certs_sm&rtmedplus_KY.pdf
MISSISSIPPI	https://www.ubamembers.com/certs_sm&rtmedplus_MS.pdf
NEBRASKA	https://www.ubamembers.com/certs_sm&rtmedplus_NE.pdf
NORTH CAROLINA	https://www.ubamembers.com/certs_sm&rtmedplus_NC.pdf
OKLAHOMA	https://www.ubamembers.com/certs_sm&rtmedplus_OK.pdf
TENNESSEE	https://www.ubamembers.com/certs_sm&rtmedplus_TN.pdf
TEXAS	https://www.ubamembers.com/certs_sm&rtmedplus_TX.pdf
UBA Membership Guide	https://www.ubamembers.com/sample_ubamembership.pdf
Benefit Boost 4.0 Guide	https://www.ubamembers.com/sample_bb4_UBA.pdf

SM&RT MED - PLUS MEMBERSHIP PLAN - MONTHLY PLAN COSTS			
FAMILY MAKE-UP	MONTHLY PLAN COST	UBA MONTHLY DUES	TOTAL MONTHLY COST
INDIVIDUAL	\$301.16	\$10	\$311.16
INDIVIDUAL & SPOUSE	\$589.93	\$10	\$599.93
INDIVIDUAL & CHILD(REN)	\$585.93	\$10	\$595.93
FAMILY	\$857.10	\$10	\$867.10

*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 Sm&rt Med Plus membership plan also include these monthly insurance rates: ¹Group Benefits Fixed Indemnity Insurance: \$211.16 (Member), \$439.93 (Member+Spouse), \$395.93 (Ind+Children), \$607.10 (Family). The Sm&rt Med Plus membership plan also includes costs for Benefit Boost 4.0, agent compensation and administration.

Importance of Reviewing Your State-Specific Certificate of Insurance

When considering Group Benefits Fixed Indemnity Insurance, it is crucial for members to thoroughly review their 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.

SM&RT MED - VALUE MEMBERSHIP PLAN - CERTIFICATES & GUIDES	
STATE	LINK TO DOWNLOAD CERTIFICATE OF INSURANCE, UBA GUIDE, & BB 4.0 GUIDE
ARIZONA	https://www.ubamembers.com/certs_sm&rtmedvalue_AZ.pdf
GEORGIA	https://www.ubamembers.com/certs_sm&rtmedvalue_GA.pdf
KENTUCKY	https://www.ubamembers.com/certs_sm&rtmedvalue_KY.pdf
MISSISSIPPI	https://www.ubamembers.com/certs_sm&rtmedvalue_MS.pdf
NEBRASKA	https://www.ubamembers.com/certs_sm&rtmedvalue_NE.pdf
NORTH CAROLINA	https://www.ubamembers.com/certs_sm&rtmedvalue_NC.pdf
OKLAHOMA	https://www.ubamembers.com/certs_sm&rtmedvalue_OK.pdf
TENNESSEE	https://www.ubamembers.com/certs_sm&rtmedvalue_TN.pdf
TEXAS	https://www.ubamembers.com/certs_sm&rtmedvalue_TX.pdf
UBA Membership Guide	https://www.ubamembers.com/sample_ubamembership.pdf
Benefit Boost 4.0 Guide	https://www.ubamembers.com/sample_bb4_UBA.pdf

SM&RT MED - VALUE MEMBERSHIP PLAN - MONTHLY PLAN COSTS			
FAMILY MAKE-UP	MONTHLY PLAN COST	UBA MONTHLY DUES	TOTAL MONTHLY COST
INDIVIDUAL	\$247.25	\$10	\$257.25
INDIVIDUAL & SPOUSE	\$477.61	\$10	\$487.61
INDIVIDUAL & CHILD(REN)	\$484.85	\$10	\$494.85
FAMILY	\$702.10	\$10	\$712.10

*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 Sm&rt Med Value membership plan also include these monthly insurance rates: ¹Group Benefits Fixed Indemnity Insurance: \$157.25 (Member), \$327.61 (Member+Spouse), \$294.85 (Ind+Children), \$452.10 (Family). The Sm&rt Med Value membership plan also includes costs for Benefit Boost 4.0, agent compensation and administration.

Importance of Reviewing Your State-Specific Certificate of Insurance

When considering Group Benefits Fixed Indemnity Insurance, it is crucial for members to thoroughly review their 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.

SM&RT MED - BASIC MEMBERSHIP PLAN - CERTIFICATES & GUIDES	
STATE	LINK TO DOWNLOAD CERTIFICATE OF INSURANCE, UBA GUIDE, & BB 4.0 GUIDE
ARIZONA	https://www.ubamembers.com/certs_sm&rtmedbasic_AZ.pdf
GEORGIA	https://www.ubamembers.com/certs_sm&rtmedbasic_GA.pdf
KENTUCKY	https://www.ubamembers.com/certs_sm&rtmedbasic_KY.pdf
MISSOURI	https://www.ubamembers.com/certs_sm&rtmedbasic_MO.pdf
NEBRASKA	https://www.ubamembers.com/certs_sm&rtmedbasic_NE.pdf
NORTH CAROLINA	https://www.ubamembers.com/certs_sm&rtmedbasic_NC.pdf
OKLAHOMA	https://www.ubamembers.com/certs_sm&rtmedbasic_OK.pdf
TENNESSEE	https://www.ubamembers.com/certs_sm&rtmedbasic_TN.pdf
TEXAS	https://www.ubamembers.com/certs_sm&rtmedbasic_TX.pdf
UBA Membership Guide	https://www.ubamembers.com/sample_ubamembership.pdf
Benefit Boost 4.0 Guide	https://www.ubamembers.com/sample_bb4_UBA.pdf

SM&RT MED - BASIC MEMBERSHIP PLAN - MONTHLY PLAN COSTS			
FAMILY MAKE-UP	MONTHLY PLAN COST	UBA MONTHLY DUES	TOTAL MONTHLY COST
INDIVIDUAL	\$196.10	\$10	\$206.10
INDIVIDUAL & SPOUSE	\$371.04	\$10	\$381.04
INDIVIDUAL & CHILD(REN)	\$388.94	\$10	\$398.94
FAMILY	\$555.04	\$10	\$565.04

*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 Sm&rt Med Basic membership plan also include these monthly insurance rates: ¹Group Benefits Fixed Indemnity Insurance: \$106.10 (Member), \$221.04 (Member+Spouse), \$198.94 (Ind+Children), \$305.04 (Family). The Sm&rt Med Basic membership plan also includes costs for Benefit Boost 4.0, agent compensation and administration.

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 UNITED STATES FIRE INSURANCE COMPANY

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 pages 11-14). This brochure 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 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 Benefits Fixed Indemnity Insurance which also includes the Critical Illness 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. **If there are any discrepancies between the description in this brochure and the Certificate and/or Riders, the Certificate and/or Riders will govern.**

United Business Association, United States Fire Insurance Company, Crum & Forster, Healthcare2U, FamilySource®, LifeLock™, Paramount RX®, Aetna Dental Access®, and HealthyAmerica are separate legal entities and have sole financial responsibility for their own products.

PRICING AND SUBSCRIPTION DETAILS

Any quoted prices or information regarding the Sm&rt Med 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 Sm&rt Med 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>
Fax: 1-817-335-1270

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.

AVAILABLE TO UBA MEMBERS

Members age 18-65*

Eligible Spouse up to age 65*

Eligible Dependents up to age 26 (up to age 25 in TX)*

**Coverage ends for primary member and covered spouse when they turn 65 and ends for covered dependents when they turn age 26 (age 25 in TX).*

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
- PAL Direct Primary Care #
- Copies of Enrollment Forms
- Vitamin Order Forms

United Business Association

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<https://www.ubamembers.com>

<https://members.ubaapplication.com>

