UBA ACCIDENT

underwritten by SiriusPoint America Insurance Company

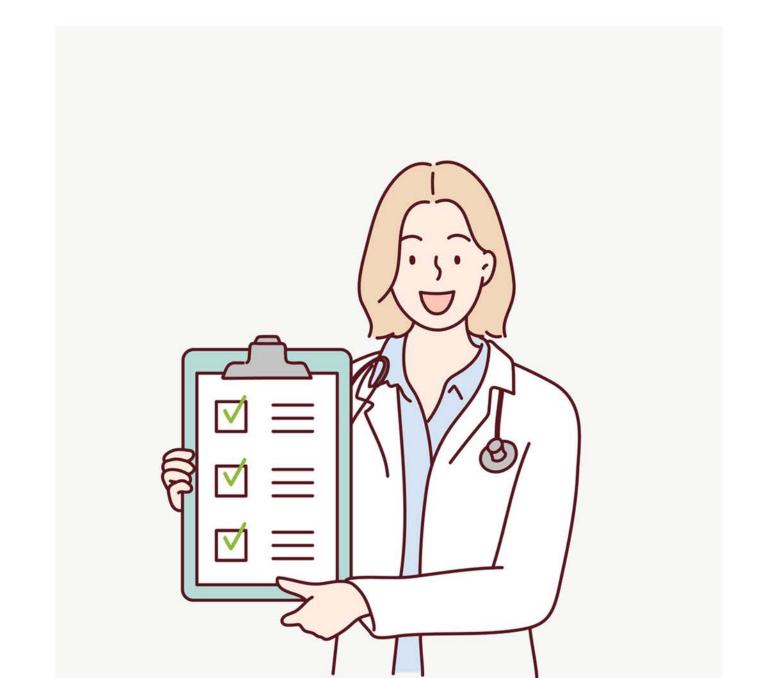


INTRODUCTION

UBA Accident Plan

SUPPLEMENTAL INSURANCE

The UBA Accident plan is a supplemental insurance plan designed to complement your existing comprehensive health insurance.



LIMITED COVERAGE

It provides limited coverage for accidents and is available exclusively to members of the United Business Association (UBA).



BLANKET GROUP ACCIDENT INSURANCE

Underwritten by SiriusPoint America Insurance Company.



DEDUCTIBLE

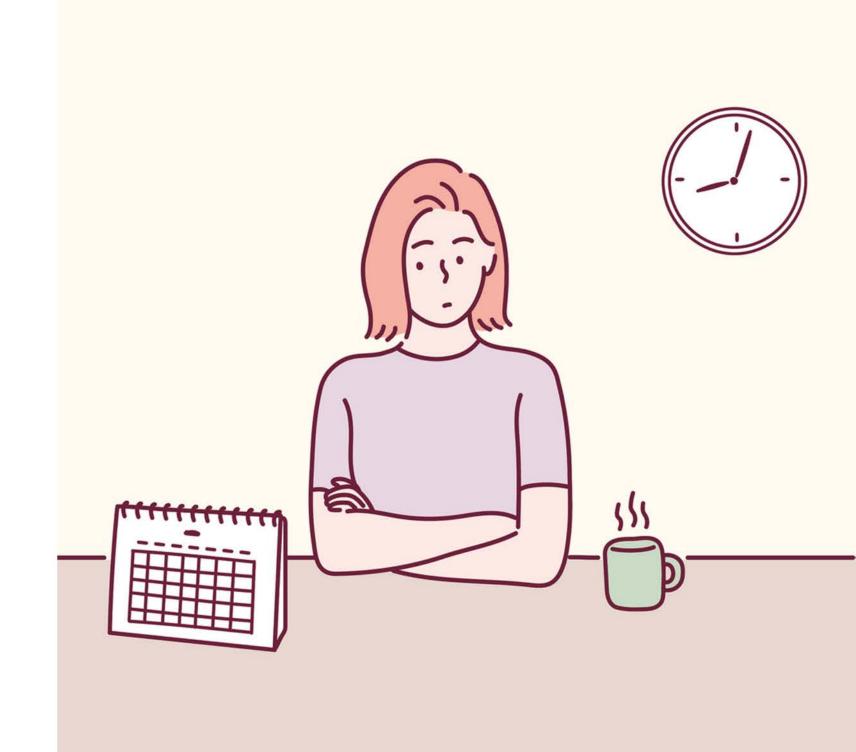
Requires a \$100 deductible per accident.

COVERAGE

The plan covers accidental injuries, paying up to \$25,000 per person, per year

Coverage Applies

- Only after other insurance plans have been considered.
- 90-day loss period where
 expenses must be incurred within
 90 days of the accident.
- 365-day benefit period where coverage spans 365 days from accident date.



BLANKET GROUP ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

Underwritten by SiriusPoint America Insurance Company

AD&D LOSSES

Benefits for specific losses due to:

- Accidents
- Loss of Life
- Loss of Limbs
- Loss of Senses





PARTIAL BENEFITS

Partial benefits for less severe losses (e.g., \$2,500 for one hand/foot)

MAXIMUM PAYOUT

\$5,000 for loss of life or two limbs.

Only the largest benefit for a single accident will be paid.

ELIGIBLITY & ENROLLMENT

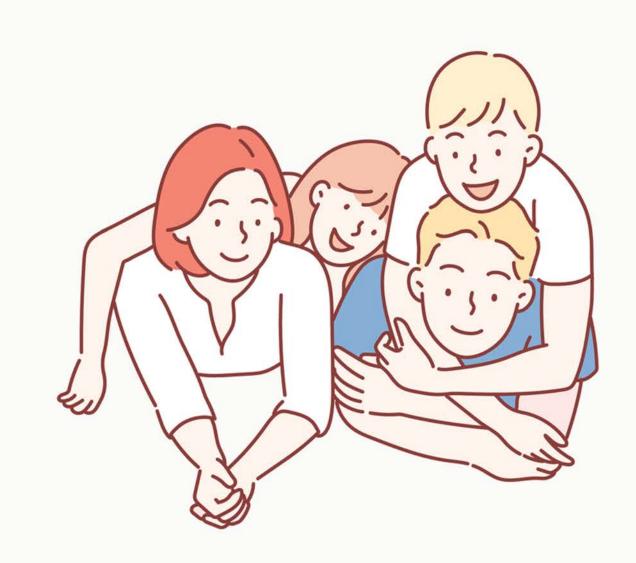
ELIGIBLE PARTICIPANTS

UBA members aged 18-79

Spouses up to age 70

Dependent Children

Enrollment must occur before members's 65th birthday



ADDITIONAL INFORMATION

About UBA Accident Plan



PLAN COST*

Individual: \$20 per month Individual+1: \$30 per month Family: \$50 per month

Plan cost does not include the required \$10 monthly membership dues

This plan offers limited coverage and is not a substitute for major medical insurance. does NOT provide minimum essential coverage in accordance with the Patient Protection and Affordable Care Act (ACA).

LIMITED COVERAGE



Current rate(s) for insurance coverage included in the UBA Accident and underwritten by SiriusPoint America Insurance Company: Blanket Group Accident Insurance: \$8.54/mo for Member \$17.07/mo for Member+1 \$32.18/mo for Family



30-DAY GUARANTEE

Full refund available if cancelled within the 30 days of the effective date, provided no claims have been filed.

Review the Certificate of Insurance for detailed terms, conditions, limitations and exclusions. If there are any discrepancies between the descriptions in this presentation and the Certificate, the Certificate will govern.

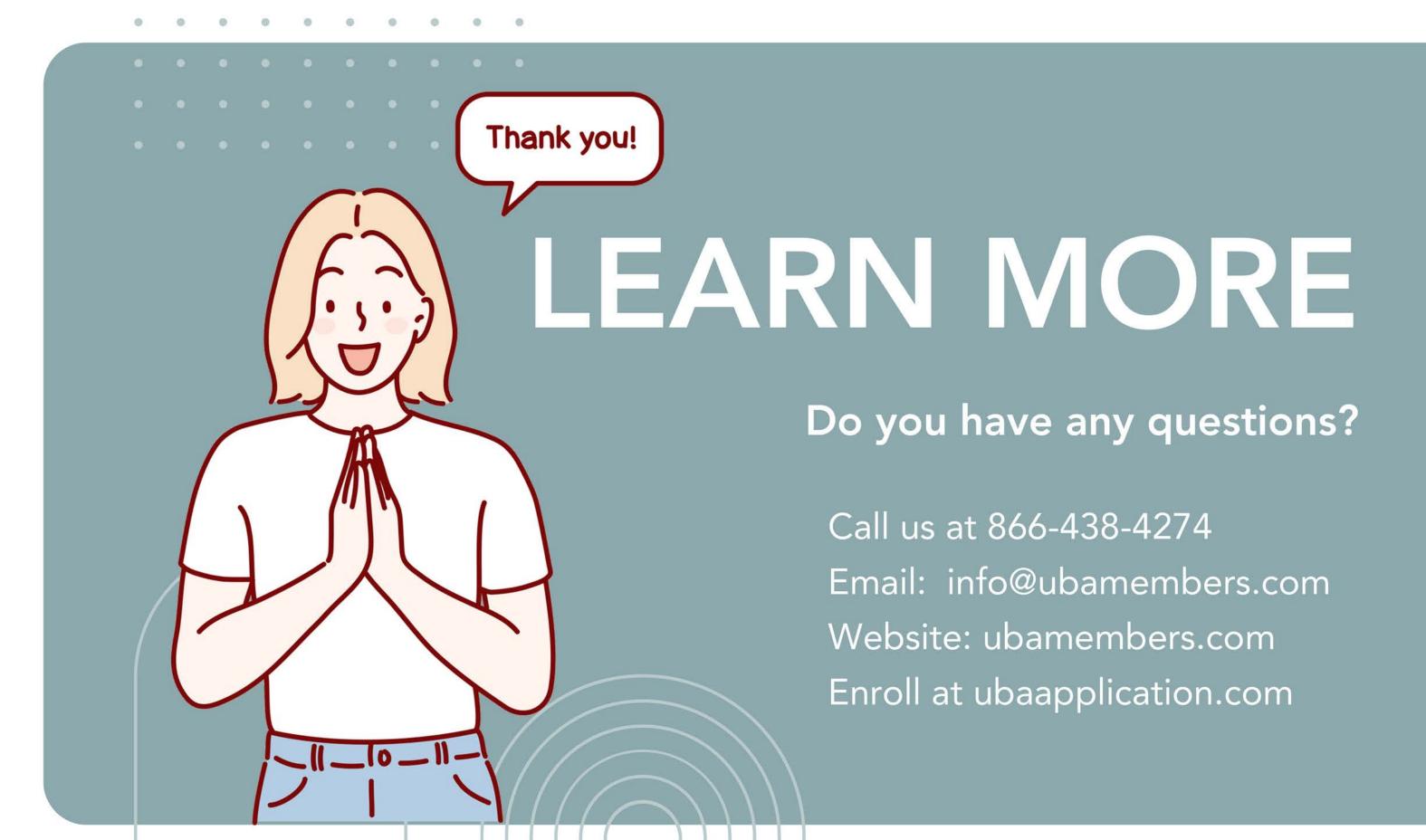
REVIEW CERTIFICATES





FOR THOSE SEEKING EXTRA PROTECTION

The UBA Accident plan is a valuable supplement for those seeking additional protection against accidents. Ensure thorough understanding by reviewing all policy documents and considering the plan's suitability for your needs.



This presentation offers a concise overview of the UBA Accident Plan, focusing on its benefits, eligibility, and costs, while emphasizing the supplemental nature of the coverage. For full plan descriptions, terms, conditions, limitations & exclusions, state variations, please review the Certificate of Insurance.