

# AGENT PLAN OVERVIEW

AGENT USE ONLY - v03.25 (03.17.25)

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SUPPLEMENTAL  
INSURANCE PLANS

BENEFIT BOOST  
STAND-ALONE PLANS

## UBA MEMBERSHIP

Lifestyle & business services, discounts & networking.  
Membership is **required** for all plans that include group insurance listed on this plan overview.

Available in all 50 U.S. states



Entire Family \$10 per month

United Business Association (UBA)

View UBA membership guide:  
[https://www.ubamembers.com/sample\\_ubamembership.pdf](https://www.ubamembers.com/sample_ubamembership.pdf)

## DENTAL & VISION PLANS

VSP individual vision plans	Renaissance. VISION	FCL DENTAL	FCL DENTAL	Renaissance. DENTAL																																																																								
VSP IND VISION PLAN	UBA VISION	FCL DENTAL 3000	FCL DENTAL ORAQUEST DHMO	UBA DENTAL																																																																								
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<ul style="list-style-type: none"> <li>- \$15 copay wellvision exams (every 12 months)</li> <li>- \$25 copay prescription glasses (every 12 months)</li> <li>- Additional Savings</li> </ul> <p><b>DOES NOT REQUIRE UBA MEMBERSHIP TO ENROLL</b></p>	<ul style="list-style-type: none"> <li>- In-Network \$10 well vision exam (every 12 months)</li> <li>- \$25 copay</li> <li>- \$130 Frame allowance</li> <li>- Lens Enhancements</li> <li>- Out-of-network coverage</li> </ul> <p><i>REQUIRES A SSN ON APP</i></p>	<ul style="list-style-type: none"> <li>- \$3000 annual max benefit</li> <li>- \$25 copay per visit</li> <li>- 100% Preventive</li> <li>- 80% Basic</li> <li>- 50% Major</li> <li>- MAC plan</li> </ul> <p>(12 month waiting period on Major services)</p>	<ul style="list-style-type: none"> <li>- Dental HMO plan</li> <li>- Must select Primary dentist</li> <li>- \$9 copay per visit</li> <li>- Pays a set amount based on procedure codes listed in cert schedule of benefits</li> </ul>	<ul style="list-style-type: none"> <li>- \$1000 annual max benefit</li> <li>- 100% Preventive</li> <li>- 70% Basic</li> <li>- 50% Major</li> <li>- In- or out-of network</li> </ul> <p>(12 month waiting period on Major services)</p> <p><i>REQUIRES A SSN ON APP</i></p>																																																																								
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UBA ACCIDENT	GAP 5000	GAP 10000	GAP 25000	COMPLEMENT CARE	GAP TERM																																																
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- \$25,000 AME - \$5,000 AD&D	- \$5,000 AME - \$2,500 AD&D - \$5,000 CI (\$1000 in 1st yr)	- \$10,000 AME - \$5000 AD&D - \$10,000 CI (\$1000 in 1st year)	- \$25,000 AME - \$5,000 AD&D - \$25,000 CI (\$2500 in 1st yr)	- \$125 Doc Office / Urgent Care (4 visits per covered person per year) - \$500 ER Visits (2 visits / covered person per year)	- \$10,000 death benefit - primary - 50% of Primary benefit - spouse - 25% of Primary benefit - child (subject to waiting period & attained age benefit reduction)																																																
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GAP AME 10K+	UBA ACCIDENT+	GAP CI25K+	GAP 5000+	GAP 5000+HC2U	GAP EDGE+	GAP 5+																																																								
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- \$10,000 AME - \$1,000 AD&D <b>+Benefit Boost 1.0</b> <i>(AME is based on a schedule of benefits for covered services)</i>	- \$25,000 AME - \$5,000 AD&D <b>+Benefit Boost 1.0</b>	- \$25,000 CI (\$2,500 in 1st yr) <b>+Benefit Boost 1.0</b>	- \$5,000 AME - \$2,500 AD&D - \$5,000 CI (\$1,000 in 1st yr) <b>+Benefit Boost 1.0</b>	- \$5,000 AME - \$2,500 AD&D - \$5,000 CI (\$1000 in 1st yr) <b>+HC2U DPC Value</b>	- \$25,000 AME - \$5,000 AD&D - \$25,000 CI (\$2,500 in 1st yr) - \$125 Dr / Urgent Care (4 visits)* - \$500 ER visits (2 visits)* <b>+Benefit Boost 1.0</b>	- \$5,000 AME & \$2,500 AD&D - \$10,000 Term Life (see Gap Term above for info) (with the following riders to Accident below) - \$5,000 Cancer & \$5,000 Limited Specified Disease (Heart Attack / Stroke) - \$2,500 Sickness & Lump Sum Hospital <b>+Benefit Boost 1.0</b>																																																								
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<sup>^1</sup> Medically Necessary Visit & 1 Wellness Visit (Wellness visit NOT available in MI). | \* Gap Edge+ Doc & Urgent Care Visits - 4 visits per covered person per year & Emergency Room visits are 2 visits per covered person per year.

## Stand-alone a la carte health & wellness services

State Availability: All 50 U.S. states

(except SML Dental Discounts is not available in AK, CT, IA, MA, RI, UT, VT & WA)

All plans below are non-insurance plans and do not require an insurance license to market.

Also available is the **FREE** Paramount RX and Pet Prescription Discount Card

- Prescription discounts up to 40% off generic & up to 15% off brand

- Available in all 50 U.S. States.



### NEW PLANS

HC2U DPCvalue	HC2U DPCplus	HC2U DPCadvantage	LYRIC HEALTH VIRTUAL VISITS	LYRIC HEALTH VIRTUAL PRIMARY CARE	BENEFIT BOOST VITAMINS	SML DENTAL DISCOUNTS	BENEFIT BOOST 1.0	BENEFIT BOOST 2.0																																																																														
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<ul style="list-style-type: none"> <li>- \$25 Access fee for In-Office Dr Visit</li> <li>- \$50 Access fee for In-Facility Urgent Care</li> <li>- \$0 Access Fee for Virtual Primary Care</li> <li>- Must call in to Patient Advocacy Line (PAL) to schedule appointment. No Walk-ins allowed</li> </ul> <p><small>(Annual Physical &amp; 4 labs are not included in DPC Value Plan. Visits are unlimited)</small></p>	<ul style="list-style-type: none"> <li>- \$10 Access fee for In-Office Dr Visit</li> <li>- \$25 Access fee for In-Facility Urgent Care</li> <li>- \$0 Access Fee for Virtual Primary Care</li> <li>- Must call in to Patient Advocacy Line (PAL) to schedule appointment. No Walk-ins allowed</li> </ul> <p><small>(Visits are unlimited &amp; there are 4 covered labs with annual physical)</small></p>	<ul style="list-style-type: none"> <li>- \$0 Access fee for In-office Dr Visits</li> <li>- In-Facility Urgent Care</li> <li>- Virtual Primary Care</li> <li>- Annual Physical &amp; labs</li> <li>- Must call in to Patient Advocacy Line (PAL) to schedule appointment. No Walk-ins allowed</li> </ul> <p><small>(Visits are unlimited &amp; there are 4 covered labs with annual physical)</small></p>	<ul style="list-style-type: none"> <li>- \$0 Access fee for Virtual Urgent Care Visits &amp; Virtual Talk Therapy Visits</li> <li>- Available 24/7/365</li> <li>- Access to pay per session Virtual Psychology &amp; Virtual Psychiatry</li> </ul>	<ul style="list-style-type: none"> <li>- \$0 Access fee for Virtual Primary Care Visits</li> <li>- Virtual Urgent Care Visits</li> <li>- Virtual Talk Therapy Visits</li> <li>- Wellness Labs</li> <li>- Virtual Dermatology &amp; more</li> <li>- FREE Paramount RX &amp; Pet RX Discount Card</li> </ul>	<ul style="list-style-type: none"> <li>- Adult Multi-Vitamin Gummies</li> <li>- 90 day supply</li> <li>- No cost for shipping</li> <li>- Members can reorder</li> </ul>	<ul style="list-style-type: none"> <li>- Up to 15% to 50% savings per visit for discounts on dental services like:                             <ul style="list-style-type: none"> <li>Cleanings</li> <li>Fillings</li> <li>X-Rays and more</li> </ul> </li> <li>- Aetna Dental Access® Network</li> </ul>	<ul style="list-style-type: none"> <li>- Lyric Health Virtual Visits</li> <li>- Virtual Urgent Care &amp; Virtual Talk Therapy</li> <li>- Free Adult Multi-Vitamins</li> <li>- SML Dental Discounts</li> <li>- LifeLock discounts</li> <li>- Paramount RX Discount card</li> <li>- FamilySource® Resources</li> </ul>	<ul style="list-style-type: none"> <li>- Lyric Health Virtual Primary Care</li> <li>- Free Adult Multi-Vitamins</li> <li>- SML Dental Discounts</li> <li>- LifeLock discounts</li> <li>- Paramount RX Discount card</li> <li>- FamilySource® Resources</li> </ul>																																																																														
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