

UBA DENTAL

Supplemental Dental Insurance:
A confident smile starts
with Dental Insurance



A Smart Financial Move for a Lifetime of Smiles



ASSOCIATION GROUP DENTAL INSURANCE

\$1000 - Annual Maximum Benefit*

(Per Person per benefit year on Diagnostic, Preventive, Basic and Major Services collectively)

\$50 - Deductible Amount Per Visit*

(Limited to a maximum deductible of \$150 per family per benefit year. Deductible does not apply to Diagnostic & Preventive or Orthodontic services)

100% - Preventive Services*

70% - Basic Services*

50% - Major Services*

(Waiting Period for Major services is 12 months from the effective date)



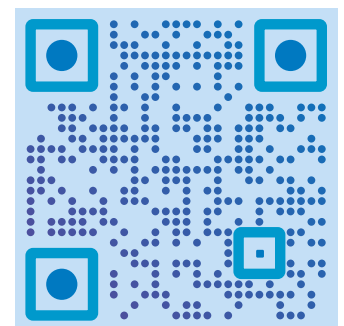
Underwritten by

Association Group Dental Insurance is underwritten by
Renaissance Life & Health Insurance Company of America

No claim forms required when seeking care from in-network providers.

*See page 4 for Certificates of Insurance for state specific details, definitions, terms, conditions, and limitations, coverage may not be available or may vary by state. Benefit amounts are per covered person per coverage period. Please make sure to review the Certificates of Insurance and Schedule of Benefits for full benefit details, definitions, terms, limitations and exclusions. **If there are any discrepancies between this flyer and the Certificates, the Certificates shall govern. Pre-Existing Condition Limitations may apply.**

SCAN FOR QUOTE
& TO ENROLL



or

APPLY NOW

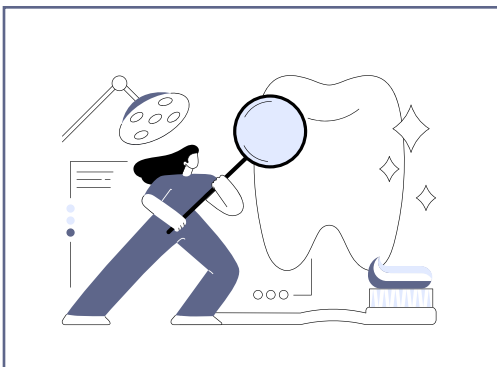


We're a Member of BBB



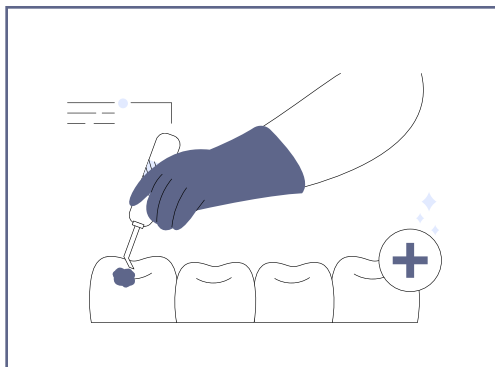


EXAMPLES OF COVERED DENTAL EXPENSES



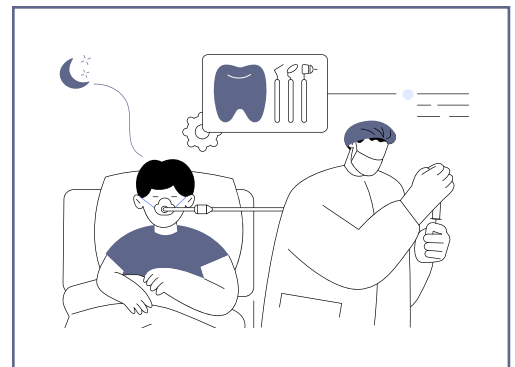
PREVENTIVE SERVICES
100%

Oral Evaluation (Exam)
Prophylaxis (Cleaning)
X-Rays (Bitewing)
and more...



BASIC SERVICES
70%

Emergency Palliative Treatment
Minor Restorative Services
Simple Extractions
and more...



MAJOR SERVICES[^]
50%

Oral Surgery Services
Endodontic Services
Major Restorative Services
and more...

[^]Waiting Period for Major Services is 12 months from the Effective Date
For a full list of covered services, review the Certificate of Insurance.

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How does Association Group Dental Insurance Works?



STEP 2: ATTEND THE APPOINTMENT

Visit the dentist and present your Dental ID card at the beginning of your appointment to ensure coverage.

IMPORTANT DISCLAIMERS

Maximum Carryover:

If at least one Covered Service is paid in a Benefit Year and the total Benefits paid do not exceed \$500 in that Benefit Year, \$250 will carry over to the next Benefit Year's annual Maximum Payment. This amount will accumulate from one Benefit Year to the next, but will not exceed \$1,000.

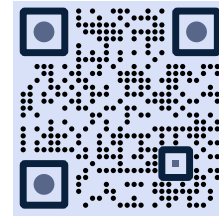
Why Use In-Network Providers: In-network dentists have agreed to accept a set, discounted fee schedule when they see individuals covered by Renaissance Life & Health Insurance Company of America (RLHICA). This means you can visit any of RLHICA PPO dentists and save on your dental costs.

PreDetermination: RLHICA recommends Predetermination before any services are rendered where the total charges will exceed \$200. You and your Dentist should review your Predetermination Notice before your Dentist proceeds with treatment.

Waiting Period for Major Services: Benefits are not available for major services within the first 12 months of coverage from the effective date.

STEP 1: SCHEDULE A DENTAL VISIT

Lookup a participating provider. Schedule your dental appointment on or after the insurance effective date.



Scan QR Code for Dental Provider Search

STEP 3: HANDLE EXPENSES

Pay the deductible and any additional out-of-pocket or non-covered expenses related to your visit. **You do not need to file a claim if you choose to use a participating dental provider.** The participating Provider will file the claim based on the covered procedure code for the visit.

(All covered services are located in the Certificate of Insurance).

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Review Certificates of Insurance for Plan Details, Terms, Limitations and Exclusions

When considering supplemental dental insurance plans, it is crucial for you to thoroughly review the 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 your 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, you can gain clarity on how your group insurance will function, ensuring you 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 your group insurance plan.

STATE	LINK TO DOWNLOAD CERTIFICATES OF INSURANCE & UBA GUIDE
ALABAMA	https://www.ubamembers.com/certs_ubadental_AL.pdf
ARKANSAS	https://www.ubamembers.com/certs_ubadental_AR.pdf
ARIZONA	https://www.ubamembers.com/certs_ubadental_AZ.pdf
CALIFORNIA	https://www.ubamembers.com/certs_ubadental_CA.pdf
COLORADO	https://www.ubamembers.com/certs_ubadental_CO.pdf
CONNECTICUT	https://www.ubamembers.com/certs_ubadental_CT.pdf
DELAWARE	https://www.ubamembers.com/certs_ubadental_DE.pdf
DISTRICT OF COLUMBIA	https://www.ubamembers.com/certs_ubadental_DC.pdf
FLORIDA	https://www.ubamembers.com/certs_ubadental_FL.pdf
GEORGIA	https://www.ubamembers.com/certs_ubadental_GA.pdf
IDAHO	https://www.ubamembers.com/certs_ubadental_ID.pdf
ILLINOIS	https://www.ubamembers.com/certs_ubadental_IL.pdf
INDIANA	https://www.ubamembers.com/certs_ubadental_IN.pdf
IOWA	https://www.ubamembers.com/certs_ubadental_IA.pdf
KENTUCKY	https://www.ubamembers.com/certs_ubadental_KY.pdf
LOUISIANA	https://www.ubamembers.com/certs_ubadental_LA.pdf
MICHIGAN	https://www.ubamembers.com/certs_ubadental_MI.pdf
MISSISSIPPI	https://www.ubamembers.com/certs_ubadental_MS.pdf
MISSOURI	https://www.ubamembers.com/certs_ubadental_MO.pdf
NEBRASKA	https://www.ubamembers.com/certs_ubadental_NE.pdf
NEVADA	https://www.ubamembers.com/certs_ubadental_NV.pdf
NEW JERSEY	https://www.ubamembers.com/certs_ubadental_NJ.pdf
NEW MEXICO	https://www.ubamembers.com/certs_ubadental_NM.pdf
NORTH DAKOTA	https://www.ubamembers.com/certs_ubadental_ND.pdf
OHIO	https://www.ubamembers.com/certs_ubadental_OH.pdf
OKLAHOMA	https://www.ubamembers.com/certs_ubadental_OK.pdf
PENNSYLVANIA	https://www.ubamembers.com/certs_ubadental_RI.pdf
SOUTH CAROLINA	https://www.ubamembers.com/certs_ubadental_SC.pdf
TENNESSEE	https://www.ubamembers.com/certs_ubadental_TN.pdf
TEXAS	https://www.ubamembers.com/certs_ubadental_TX.pdf
VIRGINIA	https://www.ubamembers.com/certs_ubadental_VA.pdf
WEST VIRGINIA	https://www.ubamembers.com/certs_ubadental_WV.pdf
WISCONSIN	https://www.ubamembers.com/certs_ubadental_WI.pdf
WYOMING	https://www.ubamembers.com/certs_ubadental_WY.pdf
UBA Membership Guide	https://www.ubamembers.com/sample_ubamembership.pdf

Links above in the PDF are clickable when connected to the internet.

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 RENAISSANCE LIFE & HEALTH INSURANCE COMPANY OF AMERICA (RLHICA)

Renaissance Life & Health Insurance Company of America does not offer and is not affiliated with the discount programs offered in connection with membership in the United Business Association (UBA).

Association Group Dental Insurance is underwritten by **Renaissance Life & Health Insurance Company of America, Indianapolis, IN and in New York by Renaissance Life & Health Insurance Company of New York, Binghamton, NY**. Both companies ("Renaissance") can be reached at PO Box 1596, Indianapolis, IN, 46206. There is no ownership affiliation between Renaissance and UBA Dental & Vision. The policy is issued to the United Business Association (UBA) and includes the following: exclusions, limitations, reductions of benefits, waiting periods, and terms of renewal and termination. Subject to state availability, variability, and Renaissance's right to increase premium rates.

Cancellation / Termination of Benefits/Renewability: Coverage terminates when UBA terminates the policy, your membership ceases, insurance ceases for your class, for non-payment of premium by UBA, or the date of fraud or misrepresentation of a material fact. The group policy terminates for non-payment of premium, if group participation requirements are not met or on any premium due date for any of the following reasons: fraud or misrepresentation of a material fact; failure of UBA to provide required information; or at Renaissance's option with 30 days notice. Notice of termination provided to UBA is considered notice of termination to all members and will not be sent to you individually by Renaissance. The policy automatically renews each policy anniversary until cancellation/termination.

The insurance described above provides limited benefits. Limited benefit policies are insurance products with reduced benefits intended to help supplement comprehensive health insurance plans. This insurance 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, this insurance 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(s), the Certificate(s) will govern.**

PRICING AND SUBSCRIPTION DETAILS

Any quoted prices or information regarding the UBA Dental Plan cost 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 UBA Dental plan benefits and services.

To Cancel:

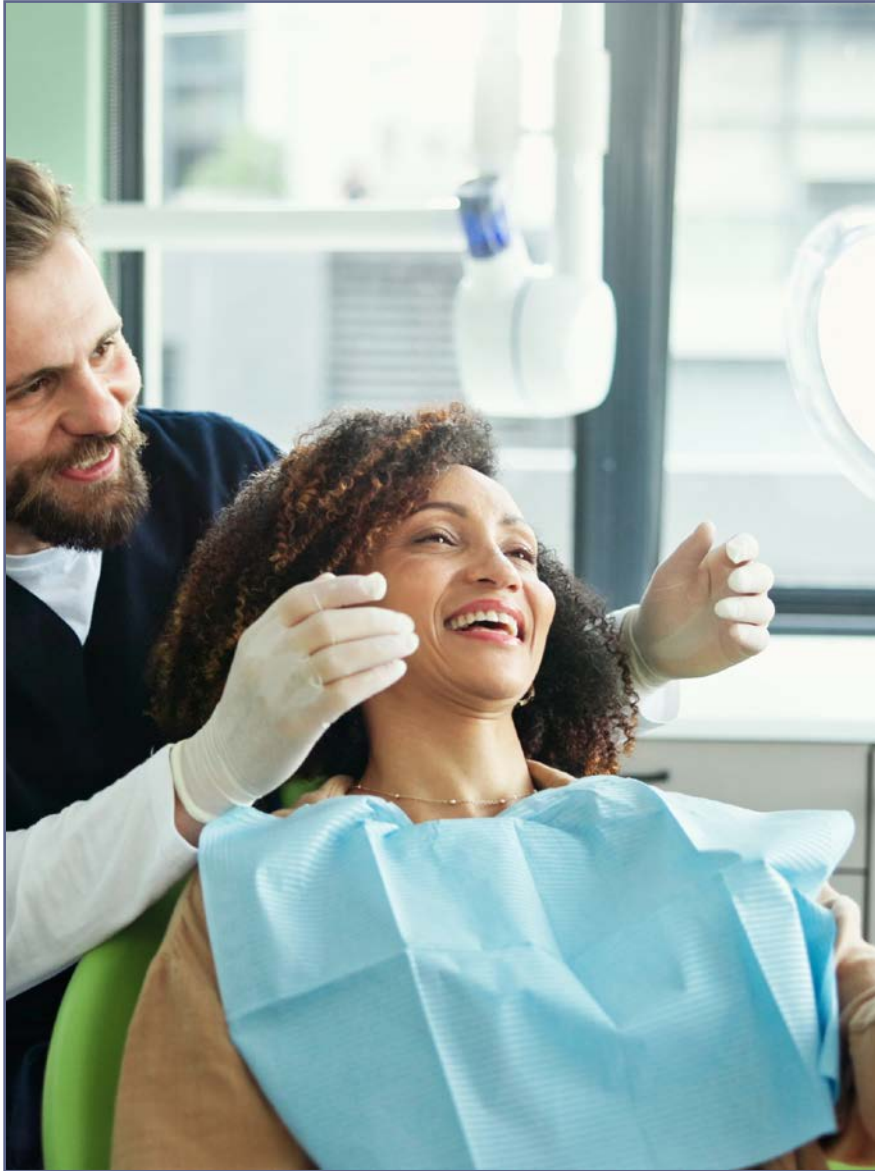
Contact the Billing TPA:

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.



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:

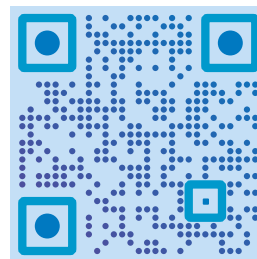
- Certificates of Insurance
- Digital ID Cards
- Claim Forms
- Member Guides
- Copies of Enrollment Forms
- Dental Provider Look-up Links

UBA Dental Plan Costs

States	Plan Costs are per Month until Cancellation		
	Individual	Individual+1	Family
AL, AR, LA, MS, & WV	\$41	\$81	\$147
GA, MO, NE, SC, TX & WY	\$46	\$91	\$164
IL, KY, OK, & TN	\$52	\$102	\$184
AZ, DC, FL, IN, IA, NV, NJ, NM, ND, OH, PA, VA & WI	\$58	\$113	\$205
CO, DE, & MI	\$64	\$125	\$226
CT & ID	\$71	\$140	\$252
CA	\$80	\$157	\$284

UBA Dental Plan Costs are monthly and continue until member cancellation. You must be a member of United Business Association in order to enroll in this plan. There is an additional \$10 per month for association membership dues that are separate from the plan costs listed above for the UBA Dental plan.

SCAN FOR QUOTE & TO ENROLL



or

