

# GAP MAX BOOST

## MAX YOUR BENEFITS.

Expect the unexpected and be prepared.



+ BENEFIT BOOST

THIS OPTIONAL PRODUCT  
INCLUDES GROUP INSURANCE  
AND NON-INSURANCE  
BENEFIT BOOST SERVICES  
FOR MEMBERS OF THE  
UNITED BUSINESS ASSOCIATION



UBA

### GAP MAX BOOST INCLUDES

#### **Group Accident Insurance\* which includes:**

*Group Accident Medical Expense Benefit*

*Group Accidental Death & Dismemberment Benefit*

#### **Group Hospital Fixed Indemnity Insurance\* which includes:**

*Emergency Room Visit Benefit & Daily Hospital Confinement Benefit  
and Critical Illness Insurance Benefit Rider*

#### **Group Term Life Insurance\*\***

#### **Non-Insurance Benefit Boost Services\*\*\* Include:**

*Free Vitamins, Virtual Urgent Care & Talk Therapy Visits with MeMD®,  
Aetna Dental Access® Discounts, Identity Theft Protection - LifeLock  
Retail Prescription Discount Card & Pet RX Discount Card*

\*Group Accident Insurance and Group Hospital Fixed Indemnity Insurance are underwritten by United States Fire Insurance Company.

\*\*Group Term Life Insurance is underwritten by Investors Heritage Life Insurance Company and is not available in all states.

\*\*\*Non-Insurance Benefit Boost Membership Services are provided by HealthyAmerica & United Business Association.



ASSOCIATION BENEFITS  
PROVIDED BY:



GROUP ACCIDENT INSURANCE  
& GROUP HOSPITAL FIXED  
INDEMNITY INSURANCE  
COVERAGE UNDERWRITTEN BY:  
United States Fire Insurance Company



FULFILLMENT &  
CUSTOMER SERVICE  
PROVIDED BY:



MARKETED BY:



BILLING PROVIDED BY:



GROUP TERM LIFE INSURANCE  
COVERAGE UNDERWRITTEN BY:



The following monthly insurance rates apply to coverage underwritten by United States Fire Insurance Company<sup>1</sup> and Investors Heritage Life Insurance Company<sup>2</sup>. Your overall total association membership dues for the optional supplemental Gap Max + Benefit Boost Product also include these monthly insurance rates:

<sup>1</sup>Group Accident Insurance: \$5.42 (Individual), \$10.87 (Ind+1), \$19.00 (Family)

<sup>1</sup>Group Hospital Fixed Indemnity Insurance: \$9.04 (Individual), \$18.07 (Ind+1), \$31.63 (Family)

<sup>1</sup>Critical Illness Insurance Benefit Rider: \$7.86 (Individual), \$15.73 (Ind+1), \$15.73 (Family)

<sup>2</sup>Group Term Life Insurance: \$3.80 (Individual), \$7.60 (Ind+1), \$7.60 (Family) - *in available states*

As part of your overall Gap Max + Benefit Boost product cost, the non-insurance Benefit Boost services retail at \$25 (Individual), \$40 (Ind+1), \$60 (Family) Crum & Forster, United States Fire Insurance Company and Investors Heritage Life Insurance Company do not offer and are not affiliated with the additional non-insurance Benefit Boost services and discount programs offered in connection with membership in the United Business Association (UBA).

Give a **boost** to your UBA Membership with the Gap Max + Benefit Boost which offers valuable coverage for families, people who tend to be accident-prone or with a family history of cancer, heart attack, stroke, or those that want that extra layer of protection for some of their out-of-pocket costs due to an accident, being diagnosed with a critical illness or emergency room visits along with the highly regarded non-insurance benefit boost services like Virtual Urgent Care Visits with MeMD, free vitamins and more.

Gap Max + Benefit Boost Product is designed to help supplement your comprehensive health insurance plan for additional protection. This optional supplemental UBA Gap Product helps to enhance and add more value to your membership in the United Business Association.

## INSIDE GAP MAX + BENEFIT BOOST

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THE INSURANCE PORTIONS OF THIS PRODUCT PROVIDE LIMITED COVERAGE. THEY DO NOT PROVIDE COMPREHENSIVE MAJOR MEDICAL INSURANCE. THIS IS A GROUP ACCIDENT & HOSPITAL FIXED INDEMNITY INSURANCE & GROUP TERM LIFE INSURANCE ONLY POLICY.

Read this guide carefully. This is a brief description of various group association insurance 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. Group Accident Insurance and Group Hospital Fixed Indemnity Insurance 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. Covered Critical Illnesses are subject to the definitions, limitations and exclusions of the Group Policy and Certificate Rider. Coverage for Critical Illness is for Member and eligible Spouse between the ages of 18-64. **Benefit for Group Critical Illness Insurance ends at age 65.** Benefits are paid at 10% of the Benefit Maximum if first diagnosis occurs in the first year from the effective date. **Group Term Life Insurance is underwritten by Investors Heritage Life Insurance Company and covers member and eligible spouse only and coverage ends at age 65.**

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




GROUP ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE	If within 1-year from the date of Accident, covered by the Policy and the Certificate, Injury from such Accident, results in Loss listed below, We will pay the percentage of the Principal Sum set opposite the Loss in the table below. If the Covered Person sustains more than one such Loss as the result of one Accident, We will only pay one amount, the largest to which the Covered Person is entitled. This amount will not exceed the Principal Sum which applies for the Covered Person.
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MAXIMUM PRINCIPAL SUM	<b>\$5,000</b>
	Available to all active members of the United Business Association, ages 18-79 who have chosen to enroll themselves in the Gap Max + Benefit Boost Product option and their enrolled Spouse up to age 70 as well as their enrolled dependent children.

Loss (as defined by the policy)		% of Principal Sum
Loss of Life	WE PAY:	100%
Loss of Two or more Hands or Feet	WE PAY:	100%
Loss of Speech & Loss of Hearing (both ears)	WE PAY:	100%
Loss of Sight (both eyes)	WE PAY:	100%
Loss of one Hand or Foot	WE PAY:	50%
Loss of Speech	WE PAY:	50%
Loss of Hearing (both ears)	WE PAY:	50%
Loss of Sight (one eye)	WE PAY:	50%
Loss of Thumb & Index Finger (same hand)	WE PAY:	25%

*\*Please make sure to read the full terms, definitions, limitations, and exclusions in your Group Policy and Certificate of Insurance and on pages 21-22 of this guide.*



"The number of nonfatal, preventable injuries in 2019 was **48.3 million. About 1 in 7** – sought medical attention."<sup>1</sup>

"The costs of unintentional injuries are huge. The burden on employers and society in general runs in the billions of dollars annually. Consider these U.S. cost equivalents for 2019: \$1,097.9 billion total cost of all injuries equating to \$0.65 of every dollar paid in personal federal income tax."<sup>2</sup>



<sup>1</sup> National Safety Council. (2019). Injury Facts®. 2019 Edition. Itasca, IL. <https://injuryfacts.nsc.org/all-injuries/overview/>

<sup>2</sup> National Safety Council. (2019). Injury Facts®. 2019 Edition. Itasca, IL. <https://injuryfacts.nsc.org/all-injuries/costs/societal-costs/>

GROUP ACCIDENT MEDICAL EXPENSE INSURANCE	<p>We will pay Accident Medical Expense Benefits for Covered Expenses that result directly, and from no other cause, from a Covered Accident. These benefits are subject to the Deductibles, Co-Payment, Coinsurance Factors, Benefit Periods, Benefit Maximums and other terms or limits shown below and in the Schedule of Benefits.</p> <p>Accident Medical Expense Benefits are only payable:</p> <ol style="list-style-type: none"> <li>1. For Usual and Customary Charges incurred after the Deductible has been met;</li> <li>2. For those Medically Necessary Eligible Expenses incurred by or on behalf of the Covered Person;</li> <li>3. For Eligible Expenses incurred within 365 days after the date of the Covered Accident.</li> </ol> <p>No benefits will be paid for any expenses incurred that are in excess of Usual and Customary Charges.</p>
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ACCIDENT MEDICAL EXPENSE ANNUAL MAXIMUM BENEFIT	<p><b>\$10,000</b></p> <p>Available to all active members of the United Business Association, ages 18-79 who have chosen to enroll themselves in the Gap Max + Benefit Boost Product option and their enrolled Spouse up to age 70 as well as their enrolled dependent children.</p>
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<p><b>ADDITIONAL DETAILS OF ACCIDENT MEDICAL EXPENSE INSURANCE</b> (as defined by the Certificate of Insurance)</p> <p><i>*Please make sure to read the full terms, definitions, limitations, and exclusions in your Group Policy and Certificate of Insurance and on pages 21-22 of this guide.</i></p>	
<b>LOSS PERIOD</b> (First Covered Expenses)	<b>90 days after the Covered Accident or Injury</b>
<b>BENEFIT PERIOD</b>	<b>1 Year from the date of the Covered Accident or Injury, provided the injury occurs prior to the Expiration Date and are is Medically Necessary.</b>
<b>DEDUCTIBLE</b>	<b>\$100</b>

If an injury to the Covered Person results in his/her incurring Eligible Expenses for any of the services in the Schedule of Benefits, We will pay the Eligible Expenses incurred, subject to any applicable Deductible Amount, Benefit Period, that are in excess of Expenses payable by any other Health Care Plan, regardless of any Coordination of Benefits provision contained in such Health Care Plan. The Covered Person must be under the care of a Physician when the Eligible Expenses are incurred. The Expense must be incurred solely for the treatment of a covered injury while the person is insured under the Certificate of Insurance or during the Benefit Period stated on the Schedule of Benefits. The first Expense must be incurred within the time frame shown on the Schedule of Benefits. The total of all medical benefits payable under the Certificate of Insurance is shown in the Schedule of Benefits and is subject to the specific maximums shown on the Schedule of Benefits.





## HOW TO FILE A GROUP ACCIDENT CLAIM

*Group Accidental Death & Dismemberment & Group Accident Medical Expense Insurance*

### **United Business Association Claims Unit**

Co-ordinated Benefit Plans

Po Box 23802

Tampa, FL 33623

Phone: 877.442.7029

Email: [team2@cbpinsure.com](mailto:team2@cbpinsure.com)

Online Claims Look-up: [CBPConnect.com](http://CBPConnect.com)

For Claim forms, go to the Member Portal at:

<https://members.ubaapplication.com>

BENEFITS ARE NOT PAYABLE FOR LOSS DUE TO SICKNESS.

THE CERTIFICATE OF INSURANCE PAYS BENEFITS FOR SPECIFIC LOSSES FROM ACCIDENTS ONLY.

DAILY HOSPITAL CONFINEMENT BENEFIT	<p>We will pay the Daily Hospital Confinement Benefit shown in the schedule of benefits if a Covered Person is Hospital Confined as an inpatient and all of the following conditions are met:</p> <ul style="list-style-type: none"> <li>• The Hospital stay is Medically Necessary and the direct result, from no other causes, of injuries or illness sustained in a Covered Accident or Sickness; and</li> <li>• Confinement is at the direction and under the care of a Physician; and</li> <li>• While the coverage is in effect.</li> </ul>
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DAILY HOSPITAL CONFINEMENT BENEFIT AMOUNT	<b>\$500 per day</b>
	<b>For days 1-3 for Hospital Confinement occurring in a Policy Period</b>

END OF BENEFIT PAYMENTS	<p>Benefit payments will end on the first of the following dates:</p> <ul style="list-style-type: none"> <li>• The date the Hospital Stay ends; or</li> <li>• The date the Covered Person dies; or</li> <li>• The date of the Maximum Benefit for this benefit is payable; or</li> <li>• The date insurance under the Policy ends.</li> </ul>
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IN THE DISTRICT OF COLUMBIA:	<p>We will pay the Daily Ambulance Benefit shown in the Schedule of Benefits:</p> <p><b>\$50 for 1 day</b> subject to the following conditions:</p> <ul style="list-style-type: none"> <li>• if the Covered Person requires ambulance services due to a Covered Accident or Sickness.</li> </ul> <p>The ambulance services provided must be for transportation from the scene of a Covered Accident to the nearest hospital that is able to provide appropriate care, or in the event of a Covered Sickness, the Medically Necessary transportation to a Hospital.</p>
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“Hospital Stay or Hospital Confinement” as defined by the Certificate of Insurance:

Means a Medically Necessary overnight confinement in a Hospital when room and board and general nursing care are provided for which a per diem charge is made by the Hospital.

*\*Please make sure to read the full terms, definitions, limitations, and exclusions in your Group Policy and Certificate of Insurance and on pages 23-24 of this guide.*





In 2019, there were a little over 36 million total admissions to Registered Hospitals in the United States.<sup>2</sup>

Stats taken from: <sup>2</sup>American Hospital Association (AHA) Hospital Statistics is published annually by Health Forum, an affiliate of the American Hospital Association. Fast Facts on US Hospitals 2021 based on the 2019 AHA Annual Survey.

<https://www.aha.org/statistics/fast-facts-us-hospitals>

DAILY EMERGENCY ROOM VISITS BENEFIT FOR ACCIDENT & SICKNESS	<p>We will pay the benefit shown in the schedule of benefits for Emergency Room Visits if a Covered Person requires Hospital emergency room treatment for a Medical Emergency as the result of an Accident or Sickness.</p> <p>“Emergency Room” means a trauma center, or special area in a Hospital that is equipped and staffed to give people emergency room treatment on an outpatient basis. An Emergency Room is not a clinic or a Physician’s office.</p>
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DAILY BENEFIT AMOUNT	<b>\$500 per day</b>
	<b>Up to a Maximum of 10 days per Policy Period for Accident &amp; Sickness</b>

DEFINITION OF MEDICAL EMERGENCY	<p>Means a Sickness or Injury for which the Covered Person seeks immediate medical treatment at the nearest available facility. The condition must be one which manifests itself by acute symptoms which are sufficiently severe (including severe pain) that without immediate medical care a prudent lay person possessing an average knowledge of health and medicine would reasonably expect that failure to receive immediate medical attention would cause:</p> <ul style="list-style-type: none"> <li>• Covered Person’s life or health would be in serious jeopardy, or, with respect to a pregnant woman, serious jeopardy to the health of the woman or her unborn Child;</li> <li>• Serious disfigurement of the Covered Person;</li> <li>• Covered Person’s bodily functions would be seriously impaired; or</li> <li>• A body organ or part would be seriously damaged.</li> </ul> <p>Treatment for Medical Emergency will be paid only for Sickness or Injury which fulfills the above conditions.</p>
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*\*Please make sure to read the full terms, definitions, limitations, and exclusions in your Group Policy and Certificate of Insurance and on pages 23-24 of this guide.*





## HOW TO FILE A GROUP HOSPITAL FIXED INDEMNITY CLAIM

*Daily Hospital Confinement Benefit & Daily Emergency Room Visit Benefit for Accident & Sickness*

### **United Business Association Claims Unit**

Co-ordinated Benefit Plans

Po Box 23802

Tampa, FL 33623

Phone: 877.442.7029

Email: [team2@cbpinsure.com](mailto:team2@cbpinsure.com)

Online Claims Look-up: [CBPConnect.com](http://CBPConnect.com)

For Claim forms, go to the Member Portal at:

<https://members.ubaapplication.com>

*Claims for benefits shall be administered based on the Certificate of Insurance. Benefits are subject to the definitions, limitations, exclusions and other provisions within the Group Policy Certificate of Insurance. Group Hospital Fixed Indemnity Insurance Daily Hospital Confinement Benefit and Emergency Room Visit Benefit are available to all active members of the United Business Association, ages 18-79, who have chosen to enroll themselves in the Gap Max + Benefit Boost Product option and their enrolled spouse up to age 70 as well as their dependent children.*



BENEFITS	Benefits are paid on first diagnosis, as a lump sum payment, not paid based on actual expenses incurred and only if the Covered Critical Illness occurs after the Effective Date of Coverage for that Covered Person and while the Covered Person's coverage under this Certificate of Insurance is in force. Please see policy for complete plan details.	
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MAXIMUM LIFETIME BENEFIT AMOUNT	\$25,000	
	\$2,500 ( <u>in</u> the first year)	\$25,000 ( <u>after</u> the first year)

COVERED CRITICAL ILLNESSES (as defined by the policy)		% of Lifetime Benefit Amount (to be paid - lump sum only)	
		FIRST YEAR	<u>AFTER</u> FIRST YEAR
HEART ATTACK	WE PAY:	10%	100%
STROKE	WE PAY:	10%	100%
INVASIVE CANCER	WE PAY:	10%	100%

COVERAGE ELIGIBILITY	<ul style="list-style-type: none"> <li>Coverage is available to active members of the Association ages 18-64 and is available <u>only</u> to Covered Member and their eligible spouse.</li> <li><b>Coverage <u>ends</u> when the covered member turns 65.</b></li> <li>This coverage is not available to dependent children.</li> </ul>
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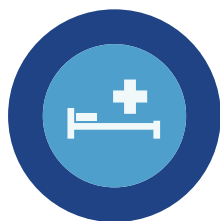
Claims for benefits shall be administered based on the Certificate of Insurance. We pay a Covered Critical Illness only one time, regardless of the subsequent occurrence of the same or different Covered Critical Illness for that Covered Person. Once the benefit is paid, coverage for that Covered Person under the Certificate of Insurance terminates. Carefully read your Certificate of Insurance and Critical Illness Rider to view full definitions, limitations, exclusions and terms of coverage.

*\*Please make sure to read the full terms, definitions, limitations, and exclusions in your Group Policy and Certificate Rider and on pages 15 & 25 of this guide.*

## EXAMPLE OF HOW CRITICAL ILLNESS BENEFIT WORKS



Rosa's family has a history of heart disease. Rosa was concerned for the future welfare of her family upon the event of treatment if or when she had a heart attack for the first time. Rosa has a comprehensive medical insurance plan but knows that she still is liable for some out-of-pocket expenses like deductibles, coinsurance, and out-of-network costs. So with some financial exposure possible, Rosa and her husband John looked at a Critical Illness Plan to help offset some of these out-of-pocket costs.



### **1st Occurrence Happens:**

The unexpected happened and Rosa was rushed to the hospital after having a heart attack for the first time.

### **Received Care & Filing Claim:**

Rosa received the care she needed and began to recover. Rosa went to the member portal at [members.ubaapplication.com](https://members.ubaapplication.com) and downloaded the Crum CI Claim Form. She filled it out and sent it off to the insurance company. The insurance company verifies the diagnosis and claim.



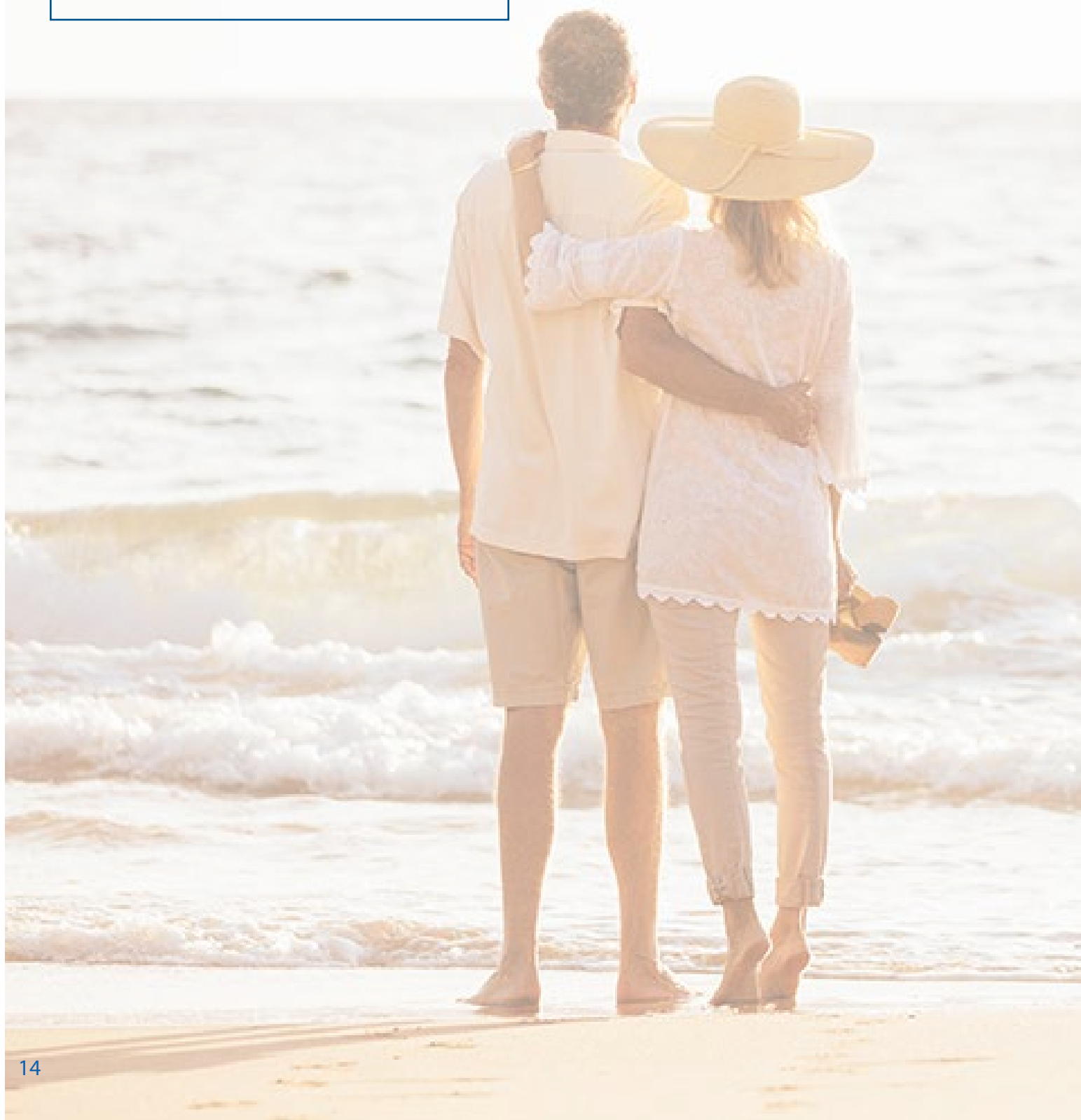
### **Our Critical Illness Insurance would provide Rosa<sup>1</sup>**

*Diagnosis occurred in 1st year from effective date:*  
Rosa would receive **benefit amount of \$2,500.**

*Diagnosis occurred after 1st year from effective date:*  
Rosa would receive **benefit amount of \$25,000.**

<sup>1</sup>Rosa's Critical Illness Insurance Benefit Rider would end once a claim has been paid. *Please refer to the Certificate of Insurance for full terms, limitations, exclusions and definitions.*

Approximately **every 39 seconds**, an American will have a heart attack.<sup>2</sup>





## COVERED CRITICAL ILLNESS DEFINITIONS AS DEFINED BY THE CERTIFICATE OF INSURANCE

### HEART ATTACK

An acute myocardial infarction resulting in the death of a portion of the heart muscle (myocardium) due to a blockage of one or more of the coronary arteries and resulting in the loss of normal function of the heart.

### INVASIVE CANCER

Includes only those types of cancer manifested by the presence of a malignant tumor, characterized by the uncontrolled growth and spread of malignant cells that invade tissue, blood or the lymphatic system. As used herein, Leukemia and Hodgkin's Disease (except Stage 1 Hodgkin's Disease) shall be considered Invasive Cancer.

Does not include :

- 1) skin cancer or melanoma that is not invasive;
- 2) All tumors of prostate unless the Gleason score is greater than 6 or having progressed to at least clinical TNM classification T2 N0 M0;
- 3) Cancer in situ;
- 4) Carcinoid of the appendix;
- 5) Stage 0 transitional carcinoma of the urinary bladder; or
- 6) Any other pre-malignant lesions, benign tumors, or polyps.

### STROKE

An acute cerebrovascular accident producing neurological impairment and resulting in paralysis or other measurable objective neurological deficit persisting for at least thirty (30) days.

This definition of Stroke shall specifically exclude transient ischemic attack (mini-stroke), head injury, chronic cerebrovascular insufficiency and reversible ischemic neurological deficits.

It is estimated there will be **1,800,000** new cancer cases in 2020.<sup>3</sup>

Stats taken from:

<sup>2</sup>[https://www.heart.org/-/media/phd-files-2/science-news/2/2021-heart-and-stroke-stat-update/2021\\_heart\\_disease\\_and\\_stroke\\_statistics\\_update\\_fact\\_sheet\\_at\\_a\\_glance.pdf?la=en](https://www.heart.org/-/media/phd-files-2/science-news/2/2021-heart-and-stroke-stat-update/2021_heart_disease_and_stroke_statistics_update_fact_sheet_at_a_glance.pdf?la=en).

Stats from: <sup>3</sup>American Cancer Society. Cancer Facts & Figures 2020.

Downloaded at <https://www.cancer.org>.

## REQUIREMENTS OF DIAGNOSIS

We must be furnished in writing a diagnosis of conditions by a physician. This diagnosis must include documentation supported by clinical, radiological, histological, or laboratory evidence of the condition. We may require at our expense an additional examination by a physician of our choice.

### Heart Attack

The diagnosis of a heart attack must be made by a physician board-certified in Cardiology and based on both of:

1. New clinical presentation and/or electrocardiographic changes consistent with an evolving heart attack; and
2. Serial measurement of cardiac biomarkers showing a pattern and to a level consistent with a diagnosis of a heart attack.

Established (old) Myocardial Infarction is excluded.

### Stroke

The diagnosis of a Stroke must be made by a physician board-certified in Neurology.

### Invasive Cancer

Invasive Cancer must be diagnosed by a physician certified to practice pathological anatomy or osteopathic pathology and must be based on microscopic examination of fixed tissues or preparations from the hemic system. Such diagnosis shall be based solely on the accepted criteria of malignancy, after a study of the histocytologic architecture or pattern of the suspected tumor, tissue, and/or specimen. Clinical Diagnosis of Invasive Cancer will be accepted as evidence that Invasive Cancer exists when a Pathological Diagnosis cannot be made, provided the medical evidence substantially documents the Clinical Diagnosis of Invasive Cancer and the Covered Person receives treatment for Invasive Cancer.

## PRE-EXISTING CONDITIONS

Means a condition for which medical advice, diagnosis, care or treatment was recommended or received within the 12 month period before the Covered Person's Rider effective date. A pre-existing condition is excluded from coverage for period of 12 months following the Covered Person's Critical Illness Rider effective date. If the Covered Person is diagnosed with a condition listed in this rider that is determined to be a pre-existing condition, no benefit amount is payable for that listed condition. We may have the Covered Person examined by a physician of Our choosing at Our expense.

## LIMITATIONS

1. Coverage for Critical Illness ceases at Age 65.
2. The Lifetime Maximum Certificate Benefit for each Covered Insured is \$25,000



## HOW TO FILE A GROUP HOSPITAL FIXED INDEMNITY CLAIM

*Critical Illness Insurance Benefit*

### **United Business Association Claims Unit**

**Co-ordinated Benefit Plans**

**Po Box 23802**

**Tampa, FL 33623**

**Phone: 877.442.7029**

**Email: [team2@cbpinsure.com](mailto:team2@cbpinsure.com)**

**Online Claims Look-up: [CBPConnect.com](http://CBPConnect.com)**

**For Claim forms, go to the Member Portal at:**

**<https://members.ubaapplication.com>**

*Claims for benefits shall be administered based on the Certificate of Insurance. Benefits are subject to the definitions, limitations, exclusions and other provisions within the Group Policy and Certificate Rider. For more information and complete details of the terms, conditions, limitations, definitions of covered critical illnesses and exclusions of coverage, please refer to the Certificate of Insurance.*



BENEFIT	<p>Coverage is available to all active members of the United Business Association and their eligible spouses <b>between the ages of 18 and 64</b>. We will pay the amount of Member Life Insurance shown in the Schedule of Benefits to your Beneficiary upon receipt of due proof of death. Coverage will become effective upon your effective date and collected dues with the United Business Association. Benefits will be payable and all other term and conditions of this insurance will be in accordance with the Group Policy issued and any certificates, amendments, riders or endorsements. <b>Insurance for an Insured Member and their eligible spouse will end at age 65.</b></p> <p><b>It is a lump sum benefit.</b> Once the benefit is paid, coverage for that Covered Insured under the Certificate terminates. Coverage for Group Term Life Insurance is underwritten by Investors Heritage Life Insurance Company.</p>
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PRINCIPAL SUM MAXIMUM BENEFIT	<p><b>\$10,000</b></p> <p><b>For Member &amp; Eligible Spouse Only</b></p>
	<p><b>Coverage Ends at age 65</b></p>

*Spouse is eligible if listed on the Membership Enrollment Application or later added, recorded, and acknowledged by the Association and meet the age and all requirements listed in the Policy Certificate.*

TERM LIFE STATE AVAILABILITY	Group Term Life Insurance is <b><u>ONLY</u></b> available in the following states:		
	Alabama	Indiana	Oklahoma
	Arkansas	Kentucky	Pennsylvania
	Arizona	Michigan	South Carolina
	California	Missouri	Tennessee
	Colorado	Mississippi	Texas
	Florida	Nebraska	Virginia
	Georgia	New Mexico	
	Illinois	Ohio	
<i>*If you are a Member on the Gap Max + Benefit Boost Product and are not in one of the states listed above, Group Term Life Insurance is not available in your plan.</i>			

*\*Please make sure to read the full terms, definitions, limitations, and exclusions in your Certificate.*



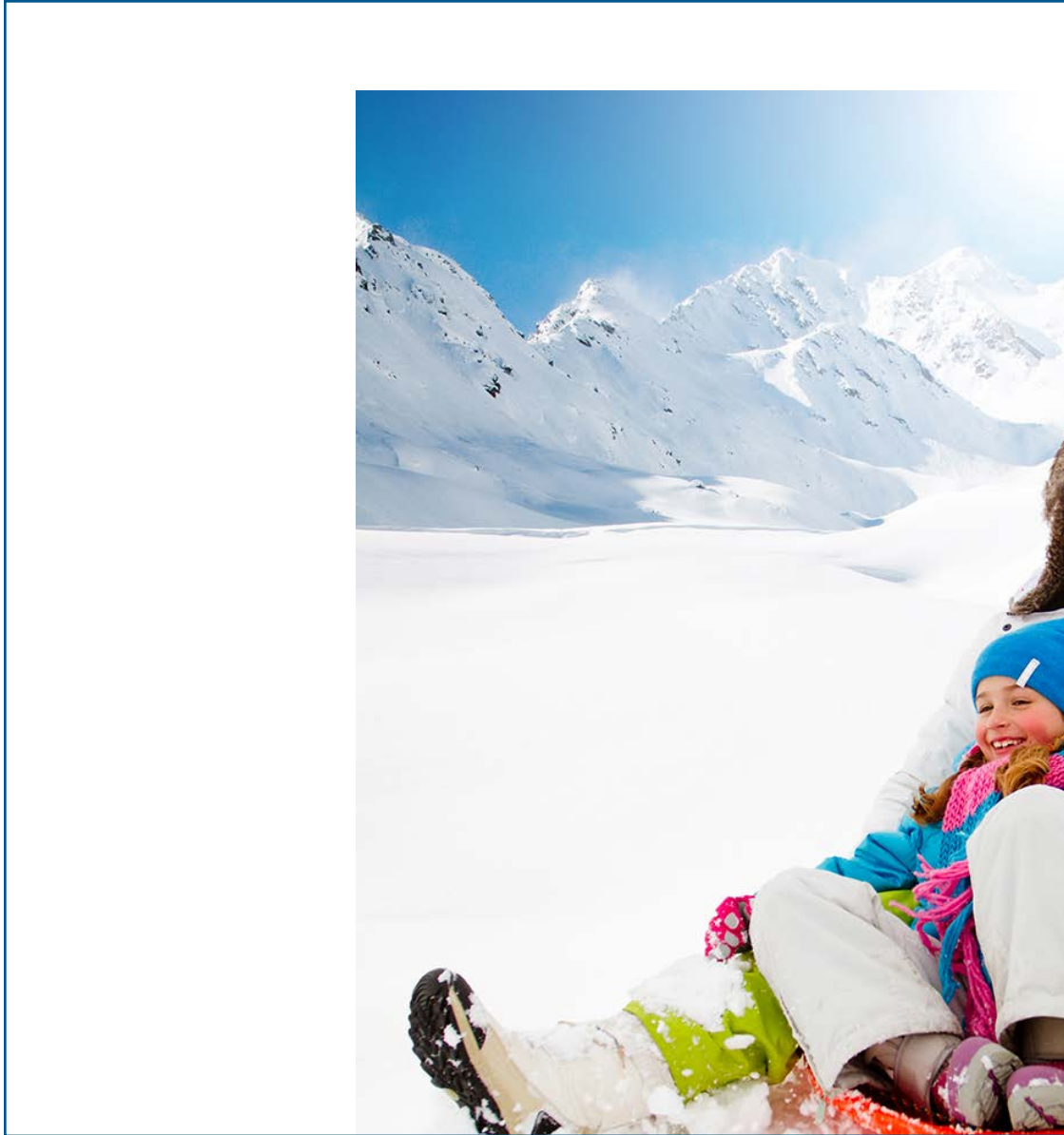
## HOW TO FILE A GROUP TERM LIFE INSURANCE CLAIM

**United Business Association Claims Unit**  
Investors Heritage Life Insurance Company  
200 Capital Ave, Po Box 717  
Frankfort, KY 40602-0717  
Phone: 1.800.422.2011  
Fax: 1.502.223.6575

For Claim forms, go to the Member Portal at:  
<https://members.ubaapplication.com>

Claims for benefits shall be administered based on the Master Policy issued to the United Business Association.  
A copy of the Certificate is available upon request.

## IMPORTANT LIMITATIONS & EXCLUSIONS



Review your Certificate of Insurance for your state specific limitations and exclusions.



# Limitations & Exclusions

## Group Accident Insurance

THE COVERAGE IS A LIMITED BENEFIT ACCIDENT ONLY COVERAGE. READ THE CERTIFICATE CAREFULLY. BENEFITS ARE NOT PAYABLE FOR LOSS DUE TO SICKNESS. PAYS BENEFITS FOR SPECIFIC LOSSES FROM ACCIDENTS ONLY.

The Certificate of Insurance does not cover any loss resulting in whole or part from, or contributed to by, or as a natural probable consequence of any of the following even if the immediate cause of the loss is an Accidental bodily injury, unless otherwise covered under the Certificate of Insurance by Additional Benefits.

1. Suicide, self-destruction, attempted self-destruction or intentional self-inflicted injury while sane or insane.
2. War or any act of war, declared or undeclared.
3. An Accident which occurs while the Covered Person is on Active Duty Service in any Armed Forces, National Guard, military, naval or air service or organized reserve corps;
4. Injury sustained while in the service of the armed forces of any country. When the Covered Person enters the armed forces of any country, We will refund the unearned pro rata premium upon request;
5. Participation in a riot or insurrection;
6. Any Injury requiring treatment which arises out of, or in the course of fighting, brawling assault or battery.
7. Sickness, disease, bodily or mental infirmity or medical or surgical treatment thereof, bacterial or viral infection, regardless of how contracted. This does not include bacterial infection that is the natural and foreseeable result of an Accidental external bodily injury or accidental food poisoning.
8. Disease or disorder of the body or mind.
9. Mental or nervous disorders, except as specifically provided in this Policy.
10. Asphyxiation from voluntarily or involuntarily inhaling gas and not the result of the Covered Person's job.
11. Voluntarily taking any drug or narcotic unless the drug or narcotic is prescribed by a Physician and not taken in the dosage or for the purpose as prescribed by the Covered Person's Physician.
12. Intoxication or being under the influence of any drug or narcotic.
13. Injury caused by, contributed to or resulting from the Covered Person's use of alcohol, illegal drugs or medicines that are not taken in the dosage or for the purpose as prescribed by the Covered Person's Physician.
14. Driving under the influence of a controlled substance unless administered on the advice of a Physician;
15. Driving while intoxicated. "Intoxicated" will have the meaning determined by the laws in the jurisdiction of the geographical area where the loss occurs.
16. Violation or in violation or attempt to violate any duly-enacted law or regulation, or commission or attempt to commit an assault or felony, or that occurs while engaged in an illegal occupation.
17. Conditions that are not caused by a Covered Accident.
18. Covered Expenses for which the Covered Person would not be responsible in the absence of this Policy.
19. Any treatment, service or supply not specifically covered by this Policy.
20. Charges which are in excess of Usual, Reasonable and Customary charges.
21. Expenses incurred for an Accident after the Benefit Period shown in the Schedule of Benefits.
22. Regular health check ups.
23. Services or treatment rendered by a Physician, Nurse or any other person who is employed or retained by the policyholder; or an Immediate Family member of the Covered Person.
24. Injuries paid under Workers' Compensation. Employer's liability laws or similar occupational benefits or while engaging in activity for monetary gain from sources other than the Policyholder.
25. That part of medical expense payable by any automobile insurance policy without regard to fault. (Does not apply in any state where prohibited);
26. Treatment in any Veterans Administration or Federal Hospital, except if there is a legal obligation to pay.
27. Participation in any motorized race or speed contest.

# Limitations & Exclusions (cont'd.)

## Group Accident Insurance

THE COVERAGE IS A LIMITED BENEFIT ACCIDENT ONLY COVERAGE. READ THE CERTIFICATE CAREFULLY. BENEFITS ARE NOT PAYABLE FOR LOSS DUE TO SICKNESS. PAYS BENEFITS FOR SPECIFIC LOSSES FROM ACCIDENTS ONLY.

28. Heart attack, stroke, or other circulatory disease or disorder, whether or not known or diagnosed, unless the immediate cause of Loss is external trauma.
29. Treatment of a hernia whether or not caused by a Covered Accident.
30. Treatment of Osgood-Schlatter's disease, osteochondritis, appendicitis, osteomyelitis, cardiac disease or conditions, pathological or stress fractures, congenital weakness, whether or not caused by a Covered Accident.
31. Treatment of a detached retina unless caused by an Injury suffered from a Covered Accident.
32. Pregnancy, childbirth, miscarriage, abortion or any complications of any of these conditions.
33. Damage to or loss of dentures or bridges or damage to existing orthodontic equipment, except as specifically provided in this Policy.
34. Expense incurred for treatment of temporomandibular joint (TMJ) disorders involving the installation of crowns, pontics, bridges or abutments, or the installation, maintenance or removal of orthodontic or occlusal appliances or equilibration therapy; or craniomandibular joint dysfunction and associated myofacial pain, except as specifically provided in this Policy.
35. Dental care or treatment other than care of sound, natural teeth and gums required on account of Injury resulting from an Accident while the Covered Person is covered under this Policy, and rendered within 6 months of the Accident.
36. Treatment for Blood or Blood plasma, except for charges by a Hospital for the processing or administration of blood.
37. Eyeglasses, contact lenses, hearing aids, braces, appliances, or examinations or prescriptions therefore;
38. Any Accident where the Covered Person is the operator of a motor vehicle and does not possess a current and valid motor vehicle operator's license;
39. Travel in or upon:
  - (a) A snowmobile; (b) A water jet ski
  - (c) Any two or three wheeled motor vehicle, other than a motorcycle registered for on-road travel;
  - (d) Any off-road motorized vehicle not requiring licensing as a motor vehicle;
40. Travel or flight in or on any vehicle for aerial navigation, including boarding or alighting from;
  - i. While riding as a passenger in any Aircraft not intended or licensed for the transportation of passengers; or
  - ii. While being used for any test or experimental purpose; or
  - iii. While piloting, operating, learning to operate or serving as a member of the crew thereof; or
  - iv. While traveling in any such Aircraft or device which is owned or leased by or on behalf of the Policyholder or any subsidiary or affiliate of the Policyholder, or by the Covered Person or any member of their household.
  - v. A space craft or any craft designed for navigation above or beyond the earth's atmosphere; or
  - vi. An ultra light, hang-gliding, parachuting or bungee-cord jumping;

Except as a fare paying passenger on a regularly scheduled commercial airline or as a passenger in a non-scheduled, private aircraft used for business or pleasure purposes.
41. Practice or play in any school or professional sports contest or competition.
42. The repair or replacement of existing artificial limbs, orthopedic braces, or orthotic devices;
43. Rest cures or custodial care;
44. Prescription medicines unless specifically provided for under this Policy.
45. Elective or Cosmetic surgery, except for reconstructive surgery on a diseased or injured part of the body;
46. Massage Therapy, Physical Therapy or Acupuncture / Acupressure Services, unless otherwise specifically allowed for in the schedule of benefits.
47. Services rendered for detection and correction by manual or mechanical means (including x-rays incidental thereto) of structural imbalance, distortion or subluxation in the human body for purposes of removing nerve interference where such interference is the result of or related to distortion, misalignment or subluxation of or in the vertebral column.

# Limitations & Exclusions

## Group Hospital Fixed Indemnity Insurance

THE COVERAGE IS A LIMITED HOSPITAL FIXED INDEMNITY POLICY. IT PAYS BENEFITS REGARDLESS OF ANY OTHER INSURANCE. THE CERTIFICATE OF INSURANCE IS NOT A MAJOR MEDICAL OR COMPREHENSIVE MEDICAL HEALTHCARE POLICY.

The Certificate of Insurance does not cover any loss resulting in whole or part from, or contributed to by, or as a natural or probable consequence of any of the following:

1. Suicide, attempted suicide or intentional self-inflicted injury while sane or insane.
2. War or any act of war, declared or undeclared.
3. While the Covered Person is on Active Duty Service in any Armed Forces, National Guard, military, naval or air service or organized reserve corps;
4. Active participation in a riot or insurrection;
5. Treatment which arises out of, or in the course of fighting, brawling, assault or battery.
6. Treatment for Mental Illness or Nervous Disorders, except as specifically provided in the Policy.
7. Treatment for Substance Abuse, except as specifically provided in the Policy.
8. Injury or Sickness caused by, contributed to or resulting from the Covered Person's use of alcohol, illegal drugs or medicines that are not taken in the dosage of for the purpose as prescribed by the Covered Person's Physician.
9. Violation or attempt to violate any duly-enacted law or regulation, or commission or attempt to commit an assault or felony, or that occurs while engaged in an illegal occupation.
10. Services or treatment rendered by a Physician, Nurse or any other person who is employed or retained by the Policyholder; or an Immediate Family Member of the Covered Person.
11. Treatment in any Veterans Administration or Federal Hospital, except if there is a legal obligation to pay.
12. Travel or activity outside the United States, except for a Medical Emergency.
13. Participation in any motorized race or speed contest.
14. Aggravation or re-injury of a prior injury that a Covered Person suffered prior to his or her coverage Effective Date, unless We receive a written medical release from the Covered Person's Physician.
15. Injury to a Covered Person resulting from that Covered Person's willful violation of the Policyholder's rules or regulations. Willful violation includes, but is not limited to: a) working without protective clothing, helmets, gloves, etc., required by the Policyholder's rules or regulations; or b) participating in any activity that is in violation of the Policyholder's rules or regulations.
16. Pregnancy, except Complications of Pregnancy or childbirth unless conception occurred while coverage was in force under the Policy.
17. Elective Abortion, including complications. "Elective Abortion" means an abortion for any reason other than to preserve the life of the female upon whom the abortion is performed.
18. Experimental or Investigational drugs, services, supplies or procedure that is Experimental or Investigational at the time the procedure is done. For the purposes of this exclusion, "Experimental or Investigational" means medical services, supplies or treatments provided or performed in a special setting for research purposes, under a treatment protocol or as part of a clinical trial (Phase I, II or III). The procedure will also be considered Experimental or Investigational if the Covered Person is required to sign a consent form that indicates the proposed treatment or procedure is part of a scientific study or medical research to determine its effectiveness or safety. Medical treatment, that is not considered standard treatment by the majority of the medical community or by Medicare, Medicaid or any other government financed programs or the National Cancer Institute regarding malignancies, will be considered Experimental or Investigational. A drug, device or biological product is considered Experimental or Investigational if it does not have FDA approval or approval under an interim step in the FDA process, i.e., an investigational device exemption or an investigational new drug exemption.



# Limitations & Exclusions (cont'd.)

## Group Hospital Fixed Indemnity Insurance

THE COVERAGE IS A LIMITED HOSPITAL FIXED INDEMNITY POLICY. IT PAYS BENEFITS REGARDLESS OF ANY OTHER INSURANCE. THE CERTIFICATE OF INSURANCE IS NOT A MAJOR MEDICAL OR COMPREHENSIVE MEDICAL HEALTHCARE POLICY.

19. Treatment for being overweight, gastric bypass or stapling, intestinal bypass, and any related procedures, including complications.
20. Treatment or services provided by a private duty nurse, unless provided for in the Policy.
21. Treatment of a detached retina unless caused by an Injury suffered from a Covered Accident.
22. Damage to or loss of dentures or bridges or damage to existing orthodontic equipment, except as specifically provided in the Policy.
23. Treatment of temporomandibular joint (TMJ) disorders involving the installation of crowns, pontics, bridges or abutments, or the installation, maintenance or removal of orthodontic or occlusal appliances or equilibration therapy; or craniomandibular joint dysfunction and associated myofacial pain, except as specifically provided in the Policy.
24. Treatment for blood or blood plasma;
25. Routine vision care.
26. Any Accident where the Covered Person is the operator of a motor vehicle and does not possess a current and valid motor vehicle operator's license;
27. Travel in or upon, alighting to or from, or working on or around any motorcycle or recreational vehicle including but not limited to: two- or three-wheeled motor vehicle; four-wheeled all terrain vehicle (ATV); jet ski; ski cycle; snow mobile; or riding in a rodeo according to the Policy provisions; or any off-road motorized vehicle not requiring licensing as a motor vehicle;
28. Travel or flight in or on any vehicle for aerial navigation, including boarding or alighting from;
  - i. While riding as a passenger in any Aircraft not intended or licensed for the transportation of passengers; or
  - ii. While being used for any test or experimental purpose; or
  - iii. While piloting, operating, learning to operate or serving as a member of the crew thereof; or
  - iv. While traveling in any such Aircraft or device which is owned or leased by or on behalf of the Policyholder or any subsidiary or affiliate of the Policyholder, or by the Covered Person or any member of their household.
  - v. A space craft or any craft designed for navigation above or beyond the earth's atmosphere; or
  - vi. An ultra light, hang-gliding, parachuting or bungee-cord jumping;Except as a fare paying passenger on a regularly scheduled commercial airline.
29. Rest cures or custodial care;
30. Prescription Drugs unless specifically provided for under the Policy.
31. Elective or cosmetic surgery, except for reconstructive surgery on a diseases or injured part of the body;
32. Physiotherapy services.

## Pre-existing Conditions Limitation

Pre-existing Conditions will not be covered for a period of the first 12 months after the Covered Person's Effective Date of coverage (applies to Hospital and Surgery benefits only). "Pre-Existing Condition" means a disease or physical condition for which medical advice or treatment was recommended or received by the Covered Person during the 12 months prior to the Covered Person's Effective Date of Coverage.

This is a brief description of coverage provided under the Certificate of Insurance and is subject to the terms, conditions, limitations and exclusions of the Certificate of Insurance. Please see the Certificate of Insurance for complete details. Coverage may vary or may not be available in all states. Plans are 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. 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, the insurance coverage is not minimum essential benefits as set forth under the Patient Protection and Affordable Care Act.

# Limitations & Exclusions

## Critical Illness Benefit Rider

THE COVERAGE IS LIMITED HOSPITAL FIXED INDEMNITY INSURANCE THAT INCLUDES A RIDER FOR A CRITICAL ILLNESS BENEFIT. IT PAYS BENEFITS REGARDLESS OF ANY OTHER INSURANCE. THE POLICY IS NOT A MAJOR MEDICAL OR COMPREHENSIVE MEDICAL HEALTHCARE POLICY.

In addition to the Common Exclusions listed in the Certificate of Insurance, no benefits will be paid for:

1. Benign tumors or polyps that are histological described as non-malignant, pre-malignant or non-invasive.
2. Participation in the commission or attempted commission of a felony.
3. Voluntary participation in a riot or insurrection.
4. Refusing certain types of recommended medical treatment as follows:
  - a. A Physician has recommended treatment with angioplasty or coronary artery bypass graft for coronary artery disease, the Covered Person refuses the treatment, and the Covered Person suffers a heart-attack.
  - b. A Physician has recommended treatment for a brain aneurysm or carotid artery stenosis, the Covered Person refuses the treatment, and the Covered Person suffers a stroke.
  - c. A Physician has recommended a diagnostic biopsy or diagnostic / therapeutic excision of a mass or lesion suspected of being cancerous, the Covered Person refuses, and the Covered Person develops cancer.
5. Conditions that have not been Diagnosed by a Physician.
6. Conditions that were diagnosed after the benefit rider has been terminated.
7. If the Covered Person's date of birth or age was misstated on the application and, using the correct date of birth or age, the benefit would not have become effective or would have terminated prior to Diagnosis of a listed condition.
8. Pre-existing Conditions.

## PAYMENT OF BENEFITS

In addition to the policy claim provisions, payment of the benefit amount is subject to all of the following conditions:

1. The sum of the benefit amounts payable under this benefit rider and any other Critical Illness policy and Critical Illness policies issued by Us on the life of the Covered Person may not exceed \$25,000.
2. Only one benefit payment is allowed during the lifetime of the Covered Person, as defined by the terms and conditions of this benefit rider. After the payment is made to the Covered Person, this benefit will terminate for that particular Covered Person only.

This is a brief description of coverage provided under the Certificate Rider and is subject to the terms, conditions, limitations and exclusions of the policy. Please see the policy and Certificate Rider for complete details. Coverage may vary or may not be available in all states. Group Accident Insurance and Group Hospital Fixed Indemnity Insurance are 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.

STATE	GAP MAX + BB PRODUCT AVAILABILITY
ALABAMA (AL)	✓
ALASKA (AK)	
ARIZONA (AZ)	
ARKANSAS (AR)	✓
CALIFORNIA (CA)	
COLORADO (CO)	
CONNECTICUT (CT)	
DELAWARE (DE)	✓
DISTRICT OF COLUMBIA (DC)	✓
FLORIDA (FL)	✓
GEORGIA (GA)	✓
HAWAII (HI)	
IDAHO (ID)****	
ILLINOIS (IL)	✓
INDIANA (IN)	✓
IOWA (IA)	✓
KANSAS (KS)*	
KENTUCKY (KY)	✓
LOUISIANA (LA)	✓
MAINE (ME)	
MARYLAND (MD)	
MASSACHUSETTS (MA)	
MICHIGAN (MI)	✓
MINNESOTA (MN)	
MISSISSIPPI (MS)	✓
MISSOURI (MO)	
MONTANA (MT)	
NEBRASKA (NE)	✓
NEVADA (NV)	
NEW HAMPSHIRE (NH)	
NEW JERSEY (NJ)	
NEW MEXICO (NM)	✓
NEW YORK (NY)	
NORTH CAROLINA (NC)	✓
NORTH DAKOTA (ND)	✓
OHIO (OH)	✓
OKLAHOMA (OK)	✓
OREGON (OR)	
PENNSYLVANIA (PA)**	
RHODE ISLAND (RI)***	✓
SOUTH CAROLINA (SC)	✓
SOUTH DAKOTA (SD)	
TENNESSEE (TN)***	✓
TEXAS (TX)	
UTAH (UT)	
VERMONT (VT)	✓
VIRGINIA (VA)	✓
WASHINGTON (WA)	
WEST VIRGINIA (WV)	✓
WISCONSIN (WI)	✓
WYOMING (WY)	✓

\*Gap Max + Benefit Boost Product in KS is not available for purchase starting 6/28/19. KS is still available to current members that had purchased the Gap Max + Benefit Boost Product prior to 06/28/19. Group Critical Illness underwritten by Sirius America Insurance Company was effective on 03/01/21 and is available in a separate member guide.

\*\*Gap Max + Benefit Boost Product in PA is not available for purchase starting 11/06/2020. PA is still available to current members that had purchased the Gap Max + Benefit Boost Product with Critical Illness Insurance Benefit of the Group Hospital Fixed Indemnity Insurance underwritten by United States Fire Insurance Company prior to 11/06/2020.

\*\*\*RI & TN Critical Illness Insurance Benefit of the Group Hospital Fixed Indemnity Insurance underwritten by United States Fire Insurance Company is effective on or after 04/01/20.

\*\*\*\*Gap Max + Benefit Boost Product in ID is not available for purchasing starting 11/24/20 but is still available to current members in ID that purchased the product prior to 11/24/20 and is in a separate member guide.

Note: Other states may be available on the Gap Max + Benefit Boost Product for Group Critical Illness Insurance underwritten by Windsor Life Insurance Company including AZ, MO & TX or Group Critical Illness Insurance underwritten by Sirius America Insurance Company including CA, KS & NJ (effective 3/1/21). The state availability on page 26 is only for Gap Max + Benefit Boost Product with the Critical Illness Insurance Benefit of the Group Hospital Fixed Indemnity Insurance underwritten by United States Fire Insurance Company.





Group Hospital Fixed Indemnity Insurance is underwritten by the United States Fire Insurance Company, 5 Christopher Way, 2nd Floor, Eatontown, NJ 07724. C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company. The Crum & Forster group of companies is rated A (Excellent) by AM Best Company 2020.



IMMEDIATE VISITS WHEN YOU  
ARE SICK OR  
NEED TALK THERAPY  
SAVINGS ON PRESCRIPTIONS  
FOR YOU & YOUR PETS  
FREE GUMMY MULTIVITAMINS  
PROTECT YOUR SMILE  
PROTECT YOUR IDENTITY

MEMBERSHIP BENEFITS  
PROVIDED BY:



Aetna Dental Access<sup>®</sup>



All Benefit Boost Services are not Insurance and are separate services from the insurance as part of this membership plan. Crum & Forster, United States Fire Insurance Company and Investors Heritage Life Insurance Company do not offer and are not affiliated with the additional non-insurance Benefit Boost services and discount programs offered in connection with membership in the United Business Association (UBA).

By selecting the Gap Max + Benefit Boost, your product includes non-insurance services with Benefit Boost. The Benefit Boost Subscription<sup>sm</sup> offers valuable services for those looking to seek immediate medical visits or talk therapy when you are sick or feeling down, save on prescriptions for you and your pet, and to keep up a healthy lifestyle with free vitamins, dental discounts and protection against identity theft.

## YOUR PLAN INCLUDES BENEFIT BOOST SERVICES

PGS 30-33	MeMD - Telehealth Service (Includes Urgent Care Telehealth and Talk Therapy)
PGS 34-35	Free Gummy Multi-Vitamins
PGS 36-37	Aetna Dental Access® Discount Program
PGS 38-39	Identity Theft Program - LifeLock®
PGS 40-41	Retail Prescription Discount Card Program
PGS 42-43	Pet Prescription Discount Card Program



### THE BENEFIT BOOST SERVICES PROVIDED IN THIS PRODUCT ARE NOT INSURANCE.

All Benefit Boost Services are not Insurance and are separate services from the insurance as part of this membership plan. Benefit Boost services are subject to change when needed.

Crum & Forster, United States Fire Insurance Company and Investors Heritage Life Insurance Company do not offer and are not affiliated with the additional non-insurance Benefit Boost services and discount programs offered in connection with membership in the United Business Association (UBA).





## MeMD® makes it easy to receive medical care or talk therapy from the comfort and privacy of your own home or office.

Speak with one of MeMD's board-certified medical providers online, over the phone or by mobile app available 24 hours a day, 365 days a year. Therapy sessions can be scheduled in as few as 24 hours.

As a member of UBA with Gap Max + Benefit Boost, there is **\$0.00 cost of visits<sup>^</sup>** for:

### MEDICAL CARE

#### URGENT CARE TELEHEALTH

### BEHAVIORAL HEALTH

#### TALK THERAPY

<sup>^</sup>With your Membership Subscription, the cost of all medical care or behavioral health visits are paid by HealthyAmerica and not you.

## Urgent Care Telehealth Services

No one wants to go to work sick or take unnecessary time out of their day. And no business owner wants sick employees spreading their illness around the workplace. Still, when employees miss work, there's a real cost to your business, from lost productivity to the extra burden on coworkers who must pick up the slack.

### What We Treat

While not meant to replace primary care, telehealth is ideal for many common illnesses and minor injuries. All of the medical providers in MeMD's national network are board-certified, credentialed in accordance with NCQA guidelines, and average over 16 years of relevant clinical experience.

Available 24/7/365, we ensure members get back to their days quickly and easily. When needed, providers e-prescribe medications\* to the member's pharmacy of choice. MeMD® treats many common health issues like:

- |                  |                  |                   |
|------------------|------------------|-------------------|
| + ALLERGIES      | + FLU SYMPTOMS   | + SKIN INFECTIONS |
| + BITES & STINGS | + MEDICATION     | + SORE THROATS    |
| + BRONCHITIS     | REFILLS*         | + UTIs            |
| + DIARRHEA       | + SINUS SYMPTOMS | + <b>And more</b> |



MeMD® provides access to online medical consultations with physicians, nurse practitioners, and physician assistants who can write prescriptions when medically necessary and permitted by state law. MeMD® also provides access to online counseling or talk therapy with behavioral health providers; however, therapists cannot write prescriptions. MeMD® is not an online pharmacy, and medications cannot be purchased or dispensed from MeMD® directly. MeMD® is not a replacement for your primary care physician or annual doctor's office visit. Subject to state regulations, MeMD® is available nationwide with providers licensed to practice in your state who use video and/or audio technology.

\*When medically necessary, MeMD's providers (except therapists) can submit a prescription electronically for purchase and pick-up at your local participating pharmacy; however, MeMD® providers cannot prescribe elective medications, narcotic pain relievers, or controlled substances. MeMD's providers are each licensed by the appropriate licensing board for the state in which they are providing services and all have prescriptive authority for each of the states in which they are licensed.



**BANISH SICK WITH  
JUST A CLICK!**



# Talk Therapy

Every business owner has witnessed the effects of behavioral health issues in the workplace. They drag down productivity and erode company culture. If left untreated, mental health concerns can even drive up medical costs

## What We Treat

MeMD's national provider network includes licensed professional counselors, licensed clinical social workers, licensed marriage and family therapists, and other equivalent licensed professionals.

MeMD's teletherapy solution removes the barriers of traditional in-person care, providing much-needed mental health care through talk therapy in the comfort and privacy of home, or anywhere else a member chooses with access to a therapist in as few as 24 hours.

MeMD's therapists provide care and counseling for:

- |                    |                    |                    |
|--------------------|--------------------|--------------------|
| + ABUSE            | + BIPOLAR DISORDER | + PARENTING ISSUES |
| + ADDICTION        | + DEPRESSION       | + RELATIONSHIPS    |
| + ADHD / ADD       | + EATING DISORDERS | + TRAUMA & PTSD    |
| + ANXIETY & STRESS | + GRIEF & LOSS     | + <b>And more</b>  |



### MEDICAL CARE:

### URGENT CARE TELEHEALTH SERVICES

#### How it Works:

- Members logon to MeMD® to request a visit with their choice of medical provider (female, male or first available)
- First-time patients are connected with a care coordinator for a quick intake and to ensure the video connection is working, if requested or required.
- Then, they meet with a healthcare provider who assesses their symptoms, recommends treatment, and then e-prescribes any needed medications.
- The entire process is completed in under 15 minutes.
- Prescriptions can be picked up locally<sup>1</sup>.

<sup>1</sup>when medically necessary

### BEHAVIORAL HEALTH:

### TALK THERAPY

#### How it Works:

- Members seeking care can schedule a 50-minute therapy session in as few as 24 hours.
- Using a phone, computer or mobile device, they connect with a provider from their desired location.
- Provider and patient jointly develop a treatment plan to address the member's specific needs with mutually agreed upon goals.
- Outcome-based care is built into the program with the Behavioral Health Screen, an optional multi-dimensional assessment tool that benchmarks progress and improvement.





# DON'T WAIT UNTIL YOU ARE SICK TO SET UP YOUR ACCOUNT

Set up your account in less than 5 minutes.  
Be ready for when you need it.

If you haven't used a service like MeMD® before, try it once and you'll want to use it again. Best yet, this telehealth service for immediate medical visits or talk therapy is **FREE<sup>1</sup> to all UBA Members with Gap Max + Benefit Boost Product.**

To Set Up Your Account:

Use the Link on your ID Card or in the Member Portal  
at <https://members.ubaapplication.com>

**Get a diagnosis  
and prescription<sup>2</sup>  
day or night.**



**MeMD®**

<sup>1</sup>Visits are paid by HealthyAmerica & not by you.

<sup>2</sup>When medically necessary, MeMD's providers (except therapists) can submit a prescription electronically for purchase and pick-up at your local participating pharmacy; however, MeMD® providers cannot prescribe elective medications, narcotic pain relievers, or controlled substances. MeMD's providers are each licensed by the appropriate licensing board for the state in which they are providing services and all have prescriptive authority for each of the states in which they are licensed.

Note: If you purchased the Gap Max + Benefit Boost product that includes the Benefit Boost Subscription services and also purchased the Virtual PCP Solution Subscription memberships together, you will only set up one MeMD account link. The upgraded MeMD link, the Virtual PCP account link would be provided on your ID cards and located on the Member Portal.



STAY HEALTHY

FREE<sup>^</sup>  
GUMDROP  
MULTI-VITAMINS

There are many positive health benefits that can result from a daily regimen of vitamin supplements. Many people consider a vitamin and mineral supplement program to be an important part of their overall health strategy.

We will supply, **free of charge**, the highest quality multi-vitamins for your entire family. The vitamins will be **shipped directly to your home at no cost to you**.

This private-label program provides the same quality vitamins as are currently found on the shelves of pharmacies, supermarkets, and other retail outlets. There are 180 gumdrops in each bottle (a 3 month supply) and are cherry and strawberry flavored. Order your vitamins today.

## Supplement Facts

Serving Size: 2 Gummies  
Servings per Container: 90

Amount per Serving	% Daily Value	
Calories	16	**
Total Carbohydrates	3.9	2%
Total Sugars	3 g	
Vitamin A (as Retinyl Acetate)	4000IU	80%
Vitamin C (as Ascorbic Acid)	60 g	100%
Vitamin D (as Cholecalciferol)	400IU	100%
Vitamin E (as DL-alpha-Tocopheryl Acetate)	40IU	134%
Vitamin B6 (as Pyridoxine Hydrochloride)	2 mg	100%
Folic Acid	400 mcg	100%
Vitamin B12 (as Cyanocobalamin)	8 mcg	134%
D-Biotin	5000 mcg	1666%
Panthenic Acid (as Calcium Panthothenate)	10 mg	34%
Iodine (as Potassium Iodide)	80 mcg	54%
Zinc (as Zinc Citrate)	5 mg	68%

\*\*Percent Daily Values based on 2,000 calorie diet  
Daily Value Not established.

Other Ingredients: Malt Syrup, Glucose, Pectin, Citric Acid, Sodium Citrate, Cherry Flavor, Strawberry Flavor, Coconut Oil, Black Carrot Oil.

Not manufactured with wheat, gluten, milk, egg, shellfish, or tree nut ingredients.



SCAN FOR VITAMIN  
ORDER FORM



To Order, **Scan the code above** or find the online order form under Members drop-down at: **ubamembers.com**

Or access the online vitamin order form on the Member Portal at:  
**<https://members.ubaapplication.com>**.

<sup>^</sup>Free Vitamins are paid & shipped by HealthyAmerica



# Aetna Dental Access®

**Members can save 15% to 50%\* per visit, in most instances, on services at any of the many available dental practice locations nationwide.**

Dental Services include: cleanings, X-rays, fillings, root canals and crowns. Members can also save on specialty care such as orthodontics and periodontics where available.



**THIS IS NOT INSURANCE**

Sample Savings <sup>1</sup>		THIS PLAN IS NOT INSURANCE.		
Product/Service	Avg. Price	You Pay	Savings	% Saved
Dental Cleaning (Adult)	\$124.00	\$67.00	<b>\$57.00</b>	<b>46%</b>
Dental Cleaning (Child)	\$91.00	\$51.00	<b>\$40.00</b>	<b>44%</b>
Complete X-Rays	\$163.00	\$87.00	<b>\$76.00</b>	<b>47%</b>
Root Canal (Anterior)	\$860.00	\$541.00	<b>\$329.00</b>	<b>39%</b>
Complete Upper Denture	\$1526.00	\$1003.00	<b>\$525.00</b>	<b>34%</b>

<sup>1</sup>Actual costs and savings may vary by provider, service and geographic location. We use the average of negotiated fees from participating providers to determine the average costs, as shown on the chart. The select regional average cost represents the average fees for the procedures listed above in Los Angeles, Orlando, Chicago and New York City, as displayed in the cost of care tool as of June 2020.

The discount program provides access to the Aetna Dental Access® network. This network is administered by Aetna Life Insurance Company (ALIC). Neither ALIC nor any of its affiliates offers or administers the discount program. Neither ALIC nor any of its affiliates is an affiliate, agent representative, or employee of the discount program. Dental providers are independent contractors and not employees or agents of ALIC or its affiliates. ALIC does not provide dental care or treatment and is not responsible for outcomes.



## TO GET YOUR SAVINGS

1. Locate a participating provider by logging in to your member portal & using the search tool under Aetna Dental Access Benefit at: <https://members.ubaapplication.com>.
2. **Download your Aetna Dental Access ID Card** on the member portal. Give this network name (**Aetna Dental Access®**) to your provider when making your appointment.
3. At your appointment, simply present your membership card **BEFORE GETTING TREATMENT** to be assured that the proper discount is applied.
4. Payment is due at the time of service. There are no forms to complete, and no limit to the number of visits. Provider lists and fees may change at any time.
5. If you or the providers have any questions, contact Customer Service at the number listed on your membership card.

*While our provider lists are continually updated, provider status can change. We recommend that you confirm the provider you selected participates in the program when scheduling your appointment.*

*\*Actual costs and savings vary by provider, service and geographical area.*

### Disclosure:

**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. The plan provides discounts at certain health care providers of medical services. The plan does not make payments directly to the providers of medical services. The plan member is obligated to pay for all health care services but will receive a discount from those healthcare providers who have contracted with the discount plan organization. The range of discounts for services will vary depending on the type of provider and services. The licensed discount plan organization is Coverdell & Company, Inc., at 8770 W. Bryn Mawr, Suite 1000, Chicago, IL 60631, 1-866-215-1376. To view a listing of participating providers visit [www.findbestbenefits.com](http://www.findbestbenefits.com) and enter promo code 725120. **This plan has been provided at no cost to you and will remain active until you cancel.**

**For complete Terms, Conditions, and Disclosures please see:** [www.ubamembers.com/aetnadentalaccess/terms.pdf](http://www.ubamembers.com/aetnadentalaccess/terms.pdf).





## More Detection. More Protection.

We'll help protect your identity in our digitally-connected world.  
Get **20% off** your first year of LifeLock membership\*.



**Your identity makes you unique.**



As a member, you can get 20% off your first year of LifeLock membership.

## **LifeLock Standard™ service**

**Just \$8.99 a month**

Visit their website: <https://www.lifelock.com/>

Call: 1.800.LIFELOCK (1.800.543.3562)

Mention promo code: **AFFINITY13**

*\*Terms apply. Designated trademarks and brands are the properties of their respective owners.*



**Pharmacist Help Desk:**  
**1.800.481.0605**

**RX Member Services:**  
**1.800.974.3454**



## UBA Prescription Retail Discount Program

**RETAIL PRESCRIPTIONS** - *Good for Acute Meds (Antibiotics, traveling, etc)*

*Your nationally recognized United Business Association Prescription Discount Program provides discounts on ALL FDA approved prescription drugs. There are no limited drug lists, no waiting periods or deductibles and your Discount Drug Card—which you will receive in the mail—is active the moment you present it to the pharmacy.*

### Significant Savings

**On average, you'll save 15% off the cash price for Brand drugs and 40% off Generic drugs.** In the event a pharmacy's price is lower than our discounted price you will always receive the lowest price available.

This plan applies to your entire family. Everyone deserves to save. All family members are eligible for this benefit. Please present your card every time you need to fill a prescription for instant savings. There are absolutely no restrictions.

### Everyone Can Save

Your Discount Drug Card is **widely accepted at over 54,000 participating pharmacies** across the United States, including all national and regional chains, pharmacy associations, as well as many of your local community pharmacies. If your community pharmacy is not enrolled, ask them to contact member services at 1-800-974-3454; we always welcome new participation.

## Web Tools

<http://www.paramountrx.com/client/uba/home.aspx>

- ✓ Locate a participating pharmacy
- ✓ Get your discounted pharmacy pricing
- ✓ Research your drug & cost effective alternatives





## Participating Pharmacies

Your card is accepted at over **54,000** pharmacies nationwide. If your local pharmacy is not participating please have them contact member services to obtain the proper enrollment materials. The list below shows just some of the most recognized pharmacies in the network.

Albertsons

EPIC

Longs

Sav-On

Walmart

A&P

Giant Eagle

Marc's

Supervalu

Wegmans

Bi-Lo

HEB

Meijer

Target

Winn Dixie

Costco

HY-Vee

Oscor

Tops

CVS

Kmart

Rite Aid

United

Duane Reade

Kroger

Safeway

Walgreens



This is not insurance—discount only.  
Process all claims electronically.

**Pharmacist Help Desk:**  
**1.800.481.0605**

**RX Member Services:**  
**1.800.66.0514**



## UBA Pet Prescription Discount Program

The United Business Association Pet Prescription Program is your retail and online source for significant savings on all pet medications. Your first step is to simply ask your veterinarian to write you a prescription, then visit our website at [www.ubamembers.com](http://www.ubamembers.com) to guide you through the simple ways you can begin saving hundreds of dollars or more per year on all your pets' medications! If you prefer you can always call our Pet RX customer service team at **1.800.866.0514** for assistance on utilizing the program.

### How to Save

Because of the many different types of pet medications there are several ways you can access savings. Approximately 50% of all prescriptions that pets take are actually human drugs that can be filled at your local pharmacy.

After receiving your written prescriptions from your vet, you can visit your local pharmacy with your UBA Pet Prescription Plan Card - which you will receive in the mail - and they will assist in filling them. You can also call our service team at 1.800.866.0514 and they can provide guidance on how to go about obtaining your pets' medications.

For pet specific medications, like Frontline and Heartgard, as well as specialty pet medications, please call our service team for pricing and ordering your pets' meds. You can find all of this information as well as participating pharmacies, prescription prices and much more at [www.ubamembers.com](http://www.ubamembers.com).

## Web Tools

**<http://www.paramountrx.com/client/ubapetmed/home.aspx>**

- ✓ Locate a participating pharmacy
- ✓ Get your discounted retail pharmacy pricing
- ✓ Check pricing on pet specific medications
- ✓ Research your drug & cost effective alternatives

## Participating Pharmacies

Your card is accepted at over **54,000** pharmacies nationwide. If your local pharmacy is not participating please have them contact member services to obtain the proper enrollment materials. The list below shows just some of the most recognized pharmacies in the network.

Albertsons

EPIC

Longs

Sav-On

Walmart

A&P

Giant Eagle

Marc's

Supervalu

Wegmans

Bi-Lo

HEB

Meijer

Target

Winn Dixie

Costco

HY-Vee

Oscor

Tops

CVS

Kmart

Rite Aid

United

Duane Reade

Kroger

Safeway

Walgreens

This is not insurance—discount only.  
Process all claims electronically.



CALL WHEN YOU NEED  
CUSTOMER SERVICE

866-438-4274

# We Care.

## UBA Offers Knowledgeable & Caring Customer Service.

*Our customer service department is always willing to go the extra mile to help a customer understand the UBA Membership and the services and discounts provided in their membership along with any additional optional supplemental products the member has added. We value our members and our experienced staff will provide members understanding of their membership and products, help with billing issues, cancellations, address or email changes and much more. United Business Association also provides a Member Portal for the member to be able to access their product information including the following:*

1. Member Guides for all products Member is enrolled
2. Certificates of Insurance for all additional supplemental group insurance products (if applicable)
3. Claim Forms for all additional supplemental group insurance products (if applicable)
4. Digital ID cards for all products Member is enrolled
5. How to Use section that explains how to use membership services and discounts including links

### HOW TO REGISTER ON THE MEMBER PORTAL:

<https://members.ubaapplication.com>

Select REGISTER HERE under the Forgot your Password under the Log in Button. Once you register and create your password, you will get an email to finalize registration. Once the registration is finalized, you will be able to access the Member Portal. UBA is constantly updating and improving the Member Portal to make accessing your membership as simple as possible.





## WHO IS UBA

# United Business Association

The United Business Association (UBA) is a nationwide membership of small business owners and employees. UBA leverages our purchasing power to secure benefits and discounts that may not be otherwise available on an individual basis. With association group insurance programs, shared business knowledge, business and lifestyle benefits and services and opportunities to network, We are Better Together<sup>sm</sup>. Your membership in the United Business Association allows you to access and enroll in association group insurance programs and to apply for short term medical insurance. Various insurance companies have issued group insurance policies to the United Business Association as the group master policyholder. Product features, additional products and availability may vary by state. **You do not have to purchase any additional optional supplemental product on the enrollment application in order to join the United Business Association.** UBA makes the purchase of optional supplemental group insurance coverage available to members who choose to add this optional coverage in an effort to offer more to our members. No member is required or expected to purchase any additional supplemental group insurance product or non-insurance subscription products to join UBA. Membership dues for is UBA is \$10 a month for the entire family. The \$10 UBA Membership dues are in addition to the Gap Max + Benefit Boost Product Costs.

## GAP MAX + BENEFIT BOOST & UBA MEMBERSHIP

The Gap Max + Benefit Boost Product is only available to United Business Association members. You can view the Member Guide for UBA Membership on the Member Portal at <https://members.ubaapplication.com>.



## UBA REFUND / CANCELLATION POLICY

Any quotation or price information of UBA membership dues is without obligation and subject to change with a thirty (30) day notice. Notice may be by mail at last known mailing address or by last known email address. Your payment information is protected on a PCI-DSS certified secure server. **It is your responsibility to check the transactions occurring on your account every month and to cancel with us when desired.** Every month we pay for the membership services and the insurance premiums for any applicable group insurance programs on your behalf, whether you use the membership services or file a claim with the group insurance programs. Please refer to our Refund Policy [below](#) for details on refunds.

If you are not completely satisfied with your UBA Product, **please call your billing TPA, InsuranceTPA.com Administrators at 800-279-2290 Option 2 or email at support@insurancetpa.com.** We will be happy to issue a complete refund of membership dues within the first thirty (30) days. We want you to be 100% satisfied with your UBA benefits and services. Please be aware that premium & dues can't be refunded if a claim was filed.

Note: This membership is separate from any other insurance or supplemental products you have purchased. Please contact your agent for any products other than a UBA Membership, Benefit Boost or Virtual PCP Solution Subscription ,or UBA Gap Product. If you are canceling, **please make sure to cancel with the billing TPA, InsuranceTPA.com Administrators at 800-279-2290 Option 2 or email at support@insurancetpa.com.** Please do not cancel through your agent. Cancel directly with your Billing TPA to make sure your cancellation request is handled promptly and correctly. **The Billing TPA's member portal is located at: insurancetpa.com.**

## NON-INSURANCE UBA MEMBERSHIP BENEFIT & SERVICES HIGHLIGHTS

- 24-Hr Nurse Helpline
- Lab Discounts
- Discount Hearing Service
- Gateway Medicaid
- Health Savings Account - HSA Bank®
- Travel Assistance Plan
- VSP Individual Savings Pass
- GymAmerica.com
- 24-Hr Roadside Assistance
- TrueCar Buying Network
- Graduate Scholarship Program
- LuckyDiem
- LegalConnect®
- TravNow.com
- Child ID Card Services
- Car Rental Discounts
- ADP Payroll Processing
- 1800Flowers.com Discounts
- Office Supplies & Furniture
- Hewlett (HP) Computers & Equipment
- UPS Express Delivery Service
- UBA Savings Perks Program
- National Theme Park Discounts
- Business Owners Policy
- Data Breach / Cyber Liability
- Tickets at Work
- Choice Hotels
- Trupoint Tax Service\*
- Constant Contact Email Marketing Solution\*
- Safelite® AutoGlass Discounts\*
- Discounts on Spot Pet Insurance\*

*\*New UBA Membership Services added 09/2021*







WE PROUDLY SUPPORT



Dear New Member,

While we believe you will be pleased with your overall membership product, we cannot, however, warrant or guarantee the performance of any service. Services and product cost are subject to change.

For billing questions, to cancel, or to speak to your  
**Personal Member Concierge: Call 1.866.438.4274.**

Again, a most cordial welcome.



Gap Max + BB\_Crum  
MemberGuide\_v09.21[ah-3466]



# UBA MEMBERSHIP

## MEMBER DRIVEN VALUE.

Unlock the value of your membership.



THIS PRODUCT IS THE  
NON-INSURANCE ASSOCIATION  
MEMBERSHIP ONLY  
FOR MEMBERS OF THE  
UNITED BUSINESS ASSOCIATION



# UBA

### UBA MEMBERSHIP\* INCLUDES

24-Hr Nurse Helpline, Health Savings Account, Lab Discounts, Gateway Medicaid, VSP Individual Savings Pass, Discount Hearing, Travel Assistance Plan, GymAmerica.com, Car Rental Discounts, TrueCar Buying Network, Graduate Scholarship Program, LuckyDiem, 24-Hr Roadside Assistance, Child ID Card Services, TravNow, 1800Flowers.com Discounts, ADP Payroll Processing Service, Office Supplies & Furniture, Hewlett Packard Computers, UPS Express Delivery Service, LegalConnect, Savings Perks Program, Theme Park Discounts, Safelite Auto Glass, Constant Contact, TruPoint Tax Service, SPOT Pet Insurance, Business Owners & Data Breach & Cyber Liability, Choice Hotels, TicketsatWork, FREE Business Networking with Members, and more...

\*Association Benefits provided by United Business Association and administered by Arthur J. Gallagher Risk Management Services | 1630 Des Peres Rd | St Louis, MO 63131 | 800-992-8044 with the Fulfillment and Customer Service administered by HealthyAmerica | 409 W Vickery Blvd | Ft Worth, TX 76104 | 866-438-4274.

*As a member of United Business Association, you can also add any of the optional supplemental UBA Gap Products that include Group Insurance or any of the stand-alone Non-Insurance Benefit Boost Family of Products (Benefit Boost or Virtual PCP). **You do not have to purchase any additional products in order to become a member in the United Business Association.***

BETTER TOGETHER

LIFESTYLE BENEFITS

BUSINESS BENEFITS

ACCESS TO INSURANCE PROGRAMS

NETWORK WITH OTHER MEMBERS

FREE AD CREATION

SMALL BUSINESS KNOWLEDGE



ASSOCIATION BENEFITS  
PROVIDED BY:



FULFILLMENT &  
CUSTOMER SERVICE  
PROVIDED BY:



MARKETED BY:



BILLING PROVIDED BY:



Arthur J. Gallagher & Co.

Association Benefits provided by United Business Association and administered by:  
Arthur J. Gallagher Risk Management Services | 1630 Des Peres Rd | St Louis, MO 63131 | 800-992-8044

*As a small business person, I want the same benefits that big corporations have access to. Get perks like big companies by leveraging the purchasing power in your membership!*

*Your membership in United Business Association (UBA) gives you access to lifestyle and business benefits and services like Lab Discounts, 24-Hr Emergency Roadside Assistance and access to enroll in any of the optional supplemental UBA Gap Products that include Group Insurance or the optional non-insurance subscription services of Benefit Boost (Benefit Boost or Virtual PCP).*

*The UBA Membership is an excellent fit for small business owners and employees and their families. Your membership in UBA offers you Member Driven Value.*

# INSIDE UBA MEMBERSHIP

## PGS 04-31...Lifestyle & Business Benefits & Services

<b>PG 04.....</b> 24-Hr Nurse Helpline	<b>PG 18 .....</b> ADP Payroll Processing
<b>PG 04.....</b> Health Savings Account - HSA Bank®	<b>PG 18 .....</b> Office Supplies & Furniture
<b>PG 05.....</b> Lab Discounts	<b>PG 19 .....</b> Hewlett (HP) Computers & Equip.
<b>PG 06.....</b> Gateway Medicaid	<b>PG 19 .....</b> UPS Express Delivery Service
<b>PG 06.....</b> VSP Individual Savings Pass	<b>PG 20 .....</b> LegalConnect®
<b>PG 07.....</b> Discount Hearing Service	<b>PG 21 .....</b> Savings Perks Program
<b>PG 8-10...</b> Travel Assistance Plan	<b>PG 21 .....</b> National Theme Park Discounts
<b>PG 11.....</b> GymAmerica.com	<b>PG 22 .....</b> Safelite Auto Glass
<b>PG 11.....</b> Car Rental Discounts	<b>PG 22 .....</b> Constant Contact Email Marketing
<b>PG 12.....</b> TrueCar Buying Network	<b>PG 23 .....</b> TruPoint Tax Service
<b>PG 13.....</b> Graduate Scholarship Program	<b>PG 24-25...</b> SPOT Pet Insurance
<b>PG 14.....</b> LuckyDiem	<b>PG 26 .....</b> Business Owner's Policy
<b>PG 15.....</b> 24-Hr Roadside Assistance	<b>PG 27 .....</b> Data Breach & Cyber Liability
<b>PG 16.....</b> Child ID Card Services	<b>PG 28-29...</b> Tickets at Work
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## PGS 32-33...Networking & Small Business Knowledge

## PGS 34-36...Customer Service & UBA Administrators

## PGS 38-39...Additional Optional Supplemental UBA GAP Products with Group Insurance & Stand-Alone Non-Insurance Benefit Boost Family of Products (Benefit Boost & Virtual PCP)

## PGS 40-43...Terms & Conditions and more about UBA and Membership Details

Learn more about the  
United Business Association at:  
**ubamembers.com**

# 24-Hour Nurse Helpline Plan

The 24-Hour Nurse Helpline is designed to help members become more informed about their healthcare. The Nurse Helpline is a 24/7 confidential telephone service that allows members to ask questions and receive information about their health, illnesses and medications. There is no cost to use the Helpline.

**Members have unlimited access to registered nurses via a toll-free number 24 hours a day, 365 days a year.**

These nurses are specially trained to offer prompt, confidential medical counseling to help members make informed decisions about their health and the medical care they receive. However, our nurses do not diagnose or provide treatment.



## Call a Nurse Today: 1.800.982.2401

### The Services Include:

Toll-free, confidential availability to registered nurses 24 hours a day at 1.800.982.2401.

Guidance and information for dealing with common ailments.

Explanations on what to expect during medical tests.

Help from a registered nurse who can answer questions regarding:

- Diagnostic and surgical procedures
- A recently diagnosed medical condition
- Prescription and over-the-counter medication information

The Nurse Helpline is provided for health information only. The Nurse Helpline is not a substitute for regular physical examinations or medical treatment visits and is not meant to replace the customary physician-patient relationship. Callers are encouraged to consult with their physician about any health conditions or concerns.

## Health Savings Account with HSA Bank®

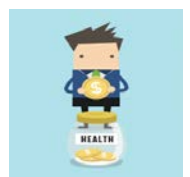
Get a Health Savings Account today. Start saving more on healthcare. When combined with a high deductible health plan (HDHP)\*, this health savings account from HSA Bank offers you health savings and tax advantages that a traditional health plan can't duplicate.

United Business Association Members can set up their own HSA Account and will receive a **20% discount on the monthly administration fee**. The set-up fee will also be waived for all members.

### HOW TO GET STARTED:

- ✓ Go to [www.ubamembers.com](http://www.ubamembers.com) and click on Members.
- ✓ Click on the HSA Bank Enrollment link. (You can also click on your plan and view it among the benefits.)
- ✓ Complete the online application. There is a choice of enrollment for employers or individuals (not tied to an employer).
- ✓ Start saving more on healthcare.

*\*This benefit is not a High Deductible Health Plan and is not major medical health insurance. The Association is not responsible for tax advice or implications.*





# Lab Discounts

The United Business Association now offers direct-to-consumer medical lab tests. DirectLabs® is the leader in direct access laboratory testing. All blood tests are offered at a savings of up to 20%-80% off typical lab costs. Confidential results are available online in as little as 24 hours for most tests.



## Scheduling Process:

First time customers will create a “MyDLS” account. Customers will be able to access this account with their username and password at any time to view test orders, sign HIPAA release forms, print requisitions, and view or print results, all online, securely, and confidentially.

## Go To Lab Location

Using the “Lab Locator” option, find a patient service center location convenient to your home or work.



## Order Your Test

Order online at [www.directlabs.com/BestBenefits](http://www.directlabs.com/BestBenefits) and click on the “Order Test” tab, or call 800-908-0000 to place your test order. Please use code R-BESB when placing your order.

## Retrieve Results

Results available online, most results are received in 24-48 hours, and uploaded securely & confidentially to your MyDLS account. If you would like your test results sent to your Healthcare Provider, you must log onto your account and complete the online HIPAA form.

## Print Your Documents

Within 2-4 Hours, DirectLabs® will generate a requisition and upload it to the customer’s account during normal business hours. An email will be sent notifying the customer to log in to their account and print their requisition.



*Not available in MA, MD, ND, NJ, NY, RI & SD.  
This is not Insurance.*

# Gateway Medicard

In an emergency, getting vital health information to medical personnel quickly could be critical. Your Gateway Medicard keeps your personal medical profile handy at all times. Carry it with you at work, on vacation, or just walking in your neighborhood. You'll feel more secure knowing emergency medical personnel will have access to data needed to administer appropriate care.

When you send in your completed Gateway Emergency Medical Data Form, it is reduced in size and printed on a durable plastic card. It is easy to read with a standard magnifying glass routinely carried by medical professionals. Please note that separate papers or other forms cannot be accepted; be sure all information appears on the Gateway Emergency Medical Data Form.

**As a member, you may order one free medical card per account each year.** It's important to update your card annually to ensure your data is current. You will receive a reminder and renewal form every 12 months. If you need to update your card more often, you may do so for only \$5 each. You may also order cards for your spouse, children, and other family members for only \$5 each. Similar cards cost \$8 to \$20 from other sources. To order extra cards, request and complete an additional Gateway Emergency Medical Data Form for each individual.

To print a Gateway Emergency Medical Data form,

please visit **[www.gatewaymedicard.com](http://www.gatewaymedicard.com)**.

If you do not have online access, call **1.800.992.8044** for a form.



## VSP Individual Savings Pass

This exclusive Individual Savings Pass may be the perfect fit for your eye wear needs. With Individual Savings Pass, you'll enjoy discounts and savings on your eye exam, glasses, sunglasses, and lens enhancements for 12 full months.

**Enroll today and get \$10 off the pass price.**

**See what \$59 \$49 can get you.**



Visit **[www.getvspsavings.com](http://www.getvspsavings.com)** to enroll

- ✓ Personalized care from a VSP® network doctor.
- ✓ Unlimited discounts on glasses / sunglasses for 12 full months.
- ✓ Hundreds of stylish name brand frames to choose from.
- ✓ Enroll today and start saving the next business day.

**THIS PLAN IS NOT INSURANCE and is not intended to replace health insurance.**

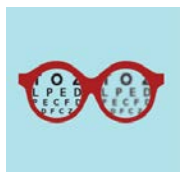
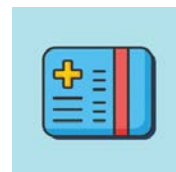
*This plan does not meet the minimum credible coverage requirements under M.G.L. c. 111M and 956 CMR 5.00. This plan is not a Qualified Health Plan under the Affordable Care Act. The range of discounts will vary depending on the type of provider and service. The plan does not pay providers directly. Plan members must pay for all services but will receive a discount from participating providers. The list of participating providers is on the website. A written list of participating providers is available upon request. You may cancel within the first 30 days after effective date or receipt of membership materials (whichever is later) and receive a full refund, less a nominal processing fee (nominal fee for MD residents is \$5, AR and TN residents will be refunded processing fee). Discount Plan Organization and administrator: **Careington International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; phone 800-441-0380.***

USE PROMO CODE

**SAVE49**

AT CHECKOUT

**TO GET \$10 OFF**



# Discount Hearing Service



Association Hearing Services is a nationwide plan that offers its members premium, name brand hearing aids at huge savings on a no-risk, 100% satisfaction-guaranteed basis. The professional, licensed staff are happy to discuss your hearing needs and provide recommendations for the best solution to your hearing problems.

If you already have results from a hearing test, you can either email, fax, or send the information to the Hearing Service. Or you can take a **free online hearing test yourself by visiting the website at [www.easyhearing.com](http://www.easyhearing.com)**.

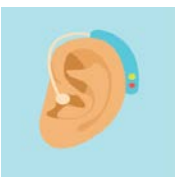
The hearing instruments offered through this mail-order plan typically save a member between 50%-60% off the prices of most local audiology clinics or dispensing offices. Association Hearing Services has over 45 years of experience and hundreds of thousands of satisfied clients.

Call or write today for additional information and a free brochure:

**Association Hearing Services:**

**4435 Manchester Drive, Rockford, Illinois 61109**

**1.800.333.HEAR(4327) or email at [info@lloydhearingaid.com](mailto:info@lloydhearingaid.com).**





# Travel Assistance Plan

As a member, you receive the following benefits through the Travel Assistance Program when traveling more than one hundred (100) miles from your permanent place of Residence, and the trip duration is ninety (90) consecutive days or less if an accidental injury or sickness commences during the course of the covered trip.

The following is a summary description only of the program's services. If you have any questions, please call the customer service number provided with your benefit information.

## Emergency Evacuation.



If an insured incurs an accidental injury or sickness and adequate medical facilities are not available locally in the opinion of the assistance company physician, the assistance company will arrange an emergency medical evacuation (under medical supervision if necessary) by whatever means necessary to the nearest facility capable of providing adequate care. Covered expenses include transportation and related medical services (including cost of medical escort) and medical supplies necessarily incurred in connection with the emergency evacuation. All transportation arrangements made for the emergency evacuation must be made by the most direct and economical route possible.

## Medically Necessary Repatriation.



After initial treatment and stabilization for an accidental injury or sickness suffered by the insured, if the attending physician deems it medically necessary, and the assistance company physician agrees, the assistance company will arrange transport for the insured back to his or her permanent place of residence for further medical treatment or to recover. Covered expenses include transportation and related medical services (including escort if necessary) and medical supplies necessarily incurred in connection with the repatriation. All transportation cost made for repatriation must be by the most direct and economical route possible. Emergency Evacuation and Medically Necessary Repatriation Total Combined Limit Up to USD \$100,000.

## Transportation of mortal remains.



In the event of the death of an insured, the assistance company will provide for the return of mortal remains. Covered expenses are the following: locating a sending funeral home, transportation of the body from the site of death to the sending funeral home; preparation of the remains for either burial or cremation; transportation of the remains from the funeral home to the airport; providing the minimum necessary casket or air tray for transport; consular services (in case of death overseas); procuring death certificate; transport of the remains from the airport to the receiving funeral home. Once the insured's body has been delivered to the receiving funeral home, this coverage ends. Up to USD \$20,000.

## Transportation of Traveling Companion.



In the event an insured requires emergency medical evacuation by air ambulance or repatriation by commercial airlines provided in this agreement, air transport of the insured spouse or other family member or traveling companion will be provided so that person may accompany the insured in flight, subject to space availability, giving priority to medical equipment and medical personnel aboard and for the welfare and safety of the insured receiving services in this agreement. All services in connection with transportation of traveling companion must be preapproved and arranged by the assistance company. Up to USD \$5,000.

## Family Visitation.



When a member is traveling alone and is hospitalized for more than seven (7) consecutive days, the Assistance company will arrange transportation to the place of hospitalization for a chosen person by the insured, provided repatriation is not imminent. Covered expenses include the cost of the most direct economy round trip common carrier ticket to the place of hospitalization. Up to USD \$5,000.

## Medical Referral.



Should the Participant need help locating a Physician or Hospital, the Assistance Provider will provide referrals to a local prequalified Physician and/or Hospital.





**ALL BENEFITS AND SERVICES MUST BE PRE-ARRANGED  
BY THE ASSISTANCE PROVIDER COMPANY  
BY CALLING 1-888-965-9500  
(817-375-9579 for outside North America).**

### Medical Monitoring.



Should the participant need to be medically monitored, the Assistance Provider's duty physician will monitor the case, while liaising with the participant, the local attending physician, the family physician and the medical director of the Assistance Provider.

### Transportation Dependent Children.



When dependent children, traveling on a covered trip with the insured, are left unattended as the result of an insured's injury or sickness, the assistance company will arrange to transport such minors to the domicile of a person nominated by the insured or next of kin. Covered expenses include a one way common carrier economy ticket by the most direct route. Attendants will be provided if necessary. Up to USD \$5,000.

### Guarantee of Medical Expenses.



Should the Participant need help for overseas medical payments the Assistance Provider will assist in the arrangement of payment or guarantee of payment to Medical Providers. Subject to the quality of the Participant's confirmed personal credit.

### Insurance Coordination.



Should the Participant need help for overseas medical claims, the Assistance Provider will assist him/her in coordinating the claims procedure with Participant's insurance program.

### Language Assistance.



Should the Participant need help communicating in a foreign country, the Assistance Provider will provide telephone interpretation.



### Lost Documentation Service.



Should the Participant need help replacing lost or stolen travel documents (i.e., passport, baggage, tickets, credit cards, etc.), Assistance Provider will advise & assist where possible regarding their replacement.

### Emergency Delivery of Prescription Items.



Should the Participant need prescription medication or lenses not available locally, the Assistance Provider will organize the delivery of the prescribed item to the Participant upon written authorization from the prescribing physician when possible and legally permissible.



# Travel Assistance Plan (con't)

## Vehicle Return.



In the event an insured should suffer from a certified illness, injury or death which requires emergency medical evacuation/ medical necessary repatriation or transportation of mortal remains and the insured is thereby unable to drive his/her vehicle, this assistance will provide vehicle return service for ground vehicles such as cars, trucks, vans, travel trailers or motor homes, operated by the insured, to the insured permanent residence. This benefit will pay the cost, up to USD \$1,000 for fuel, oil, driver and tolls to affect such return. The insured will bear the cost of any repair due to mechanical breakdown, en route, as well as cost for food and accommodations. The vehicle must be in condition capable of being safely operated on the highway. All services in connection with vehicle return must be preapproved and arranged by the assistance company. All coverages apply only when the insured is traveling more than 100 miles from the insured permanent place of residence and the trip is 90 consecutive days or less. Covered expenses are reasonable and customary expenses for necessary transportation, related medical services and medical supplies incurred in connection with the coverage's listed above. All transportation arrangements made must be by the most direct and economical routing possible. Covered expenses for transportation must be recommended by the attending physician, required by the standard regulations of the conveyance transporting the insured and arranged by the assistance company. Up to USD \$1,000.

## 24-Hr Information.



Should the participant need information before & or during travel he / she may call the assistance provider 24 hours a day to obtain help. The multilingual staff is prepared to assist & coordinate the management of a wide variety of travel related situations. Services include but are limited to information on required documents, immunization requirements, State Department travel advisory warnings on travel to certain locations, suggested medical exams or treatment before departure & medical care en route.

## Legal Assistance.



Should the Participant need help arranging local attorneys, embassies and consulates, arranging bail, or coordination of payment for legal services the Assistance Provider will provide referrals and payments, from available resources of the Participant.

## Emergency Cash Transfer & Advances.



Should the Participant need cash as a result of loss or theft, the Assistance Provider will arrange for emergency cash transfers and advances through additional sources, including hotels, banks, Consulates and Western Union, up to a limit of \$500 per transaction. All transactions are subject to any government regulation and to the availability of the Participant's confirmed personal credit.

## Limitations and Exclusions:

The following conditions represent coverage exclusions:

1. Suicide or attempted suicide;
2. Intentionally self-inflicted injuries;
3. War, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), civil war;
4. Participation in any military maneuver or training exercise;
5. Mental or emotional disorders, unless hospitalized;
6. Being under the influence of drugs or intoxicants, unless prescribed by a Physician;
7. Commission or the attempt to commit a criminal act;
8. Participation as a professional in athletics;
9. Pregnancy and childbirth (except for complications of pregnancy);
10. Travel undertaken for the specific purpose of securing medical treatment; and
11. Bodily Injury or Sickness which can be treated locally and does not prevent the Insured from continuing his or her journey or from returning home.

*This benefit is NOT available to residents of CT, FL or NY.*



# GymAmerica.com

As an Association member, you and your family receive special pricing at GymAmerica.com\*, the all-in-one interactive toolkit for the personalized diet and exercise program made to fit just one person: you. GymAmerica.com features Genesant's state-of-the-art nutritionist and personal trainer software, honored by Forbes magazine with its "Best of the Web" award.



## GymAmerica.com features:

- ✓ Personalized meal plans tailored to your needs and goals
- ✓ Interactive program that uses your entered results to keep your diet on track
- ✓ Smart weekly grocery shopping lists
- ✓ Convenient at-a-glance calorie, fat, carb, and protein totals
- ✓ Customized workouts to match your fitness level
- ✓ Access-Anywhere online workout calendar and log

Use the Web's best interactive exercise and diet program to get your body in shape! Association members receive the promotional discount price - three months for the price of two - of only \$19.98.

Visit [www.gymamerica.com/NAC](http://www.gymamerica.com/NAC)  
and sign up today!

*\*GymAmerica.com is a proprietary Web property of Genesant Technologies, Inc.*

## Car Rental Discounts



### Adventure Awaits.

Save **up to 25% off** Budget base rates plus get other sweet deals.

When you rent a car, you shouldn't need a handbook. Why not choose simple, smart and easy on the wallet? Then you focus on getting there and having fun doing it.

### How to Access Savings:

Association members always save up to 25% off Budget base rates with **offer code (BCD) B079526**, plus get other great offers like dollars off, a complimentary upgrade, or a free weekend day. Plus with a complimentary membership in Budget Fastbreak, enjoy our fastest, easiest rental experience!



Visit: <https://www.budget.com/en/association/B079526> or call **1-800-527-0700** to make a reservation.



### Drive On.

Save **up to 25% off** Avis base rates plus get other great offers. Life is nonstop. We're here to keep you moving. From the car to the accessories, choose what best fits you and your trip. So when you drive off, you'll be ready for whatever the journey brings.

### How to Access Savings:

Association members always receive up to 25% off your rental when you use **AWD# A672020**, plus enjoy additional offers like dollars off, a complimentary upgrade, or a free weekend day. With a complimentary membership in Avis Preferred, you'll travel better, save time and gain access to exclusive offers. Skip the counter and paperwork at many locations and go straight to your car.



Visit: <https://www.avis.com/en/association/A672020>  
or call **1-800-331-1212** to make a reservation.

# True Car Auto Buying Service



You can save time and money shopping for a new or used car with the Member Auto Buying Service through True Car. Members receive exclusive pricing and price protection, so you will be guaranteed to receive the lowest price. You have access to True Car's network of thousands of Certified Dealers and will experience hassle-free buying at home and at the dealer.



## How It Works

### Price Your Car

See the upfront price and compare it to what others paid. True Car prearranged pricing with their network of Certified Dealers to give you a hassle-free buying experience, at home and at the dealer.

### Locate Your Dealer

Once you have decided on a vehicle, you can connect with local Certified Dealers to schedule a test drive and confirm availability.

### Test Drive and Buy

Print your exclusive Price Protection Certificate and bring it to the dealer for a hassle-free purchase.

## How to Use This Service

Visit <https://myassociationmembership.truecar.com> today to start shopping for your new car.





# Graduate Scholarship Program



United Business Association (UBA) will award 10 scholarships on an annual basis to graduate students who are pursuing a business degree and who meet the criteria listed below. All requested information must be received by the Scholarship Committee before your application will be considered. Please complete both sides of the application before submission, and print clearly.

United Business Association will start accepting applications on January 1, 2014. The first scholarship awards will be given out in June 2014 for the 2014 Fall Semester. All subsequent scholarship application deadlines will be January 1st of every year with the awards given out in June of the same year.



To download the UBA Graduate College Scholarship form, go to **[www.ubamembers.com](http://www.ubamembers.com)** and select the "Members" link. You will find the Graduate Scholarship Application to download under the Members Link.

1. You must be either:

- a) UBA Member whose membership is current and has been in good standing for the past 6 consecutive months; or
- b) spouse or child (28 years or younger) of a UBA Member whose membership is current & has been in good standing for the past 6 consecutive months.

2. You must have a 3.0 or higher cumulative Grade Point Average at your current educational facility & you must be pursuing a graduate degree in business. You must be able to show your GPA to the Scholarship Committee by emailing, faxing or mailing current educational facility-generated documents.

**Email, Fax, or Mail your application & all supporting documents to:**

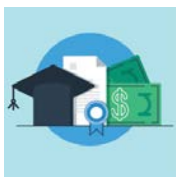
**Email:** [www.ubamembers.com/billing.html](http://www.ubamembers.com/billing.html) - use the secure email upload link.

**Fax:** 636-530-7777  
(Attn: United Business Association Scholarship Committee)

**Mail:** United Business Association Scholarship Committee  
16476 Wild Horse Creek Road, Chesterfield, MO 63017

**For first-time applicants, you will need:**

- A brief essay about why you feel you deserve a UBA Graduate Scholarship. Include your goals.
- Two letters of recommendation. One letter should be from a teacher or administrator.
- Your college transcript. Please send grades from the semester prior to the application deadline.
- A list of your extracurricular activities and clubs.
- Any other information you feel is pertinent to your being considered for this scholarship.



*Note: Recipients of the United Business Association Graduate College Scholarship program funds may be advised to declare these proceeds based on applicable state & federal income tax rulings.*

# LuckyDiem


LuckyDiem makes earning cash-back fun and easy. Simply download the app, securely link your credit card and shop as usual. Cash-back is automatically deposited into your account each month. This means NO coupon clipping, NO promotional codes and NO hassle!

Use the  
Referral Code:  
**GAL2020**

Use the link below  
to access LuckyDiem.

<https://3dnn.app.link/DEnj3ei5e9>

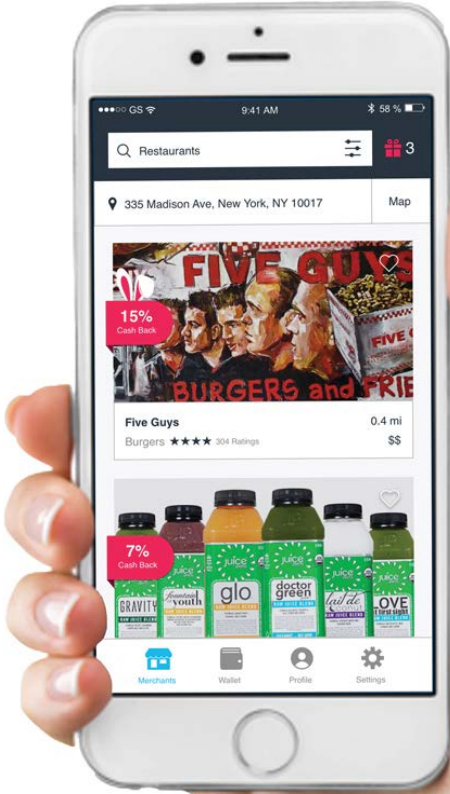
Available on iOS only




## Introducing LuckyDiem!

The most rewarding local search app.

- Earn up to 25% Cash Back
- Save at 15,000+ stores, restaurants and more!
- Win Instant Prizes
- Play Games to Increase Rewards
- Support Local Businesses & Charities





NO coupons • NO promo codes • NO hassle



# 24-Hour Emergency Roadside Assistance

Association Members can gain peace of mind on the road by activating Emergency Roadside Assistance. The Roadside Assistance Benefit is provided by Roadside Protect Motor Club. Whenever you need roadside assistance for your vehicle, call our toll-free number at 888-633-2414 twenty-four (24) hours a day and request dispatch service and the Roadside Assistance Administrator will arrange to send help to your disabled vehicle from a participating facility.



**REGISTER & ACTIVATE NOW**  
**1.888.633.2414**

✓ All expenses covered under the Roadside Protect Program are **limited to Fifty Dollars (\$50.00) for any single claim** and one claim per continuous 7 day period.

✓ Any additional expenses beyond this limit will be your responsibility to pay to the Roadside Contractor.

To register and activate your benefit, simply call **1.888.633.2414**.

*Activation is required prior to use.*

See more details, conditions, & terms of use and covered expenses at:

<https://www.ubamembers.com/roadsideassistanceterms.pdf>





# Child ID Card Services

You can't be with your children all the time - especially when they go to school - but you can provide additional protection for those times when they're not with you. By registering your children with SafetyNet Child ID Card Services, authorities will be able to provide faster, more complete help to your child should he/she be missing or abducted.

For each child you register, you'll receive two wallet-sized cards showing the child's photo and vital statistics, including identifying marks and special medical needs. The card also provides instructions for parents on how to quickly notify authorities if an abduction occurs.

Best of all, **registration of your first two children is FREE** as part of your association membership. Registration of additional children is available for a nominal fee.

## How to Register

The SafetyNet Child ID Card registration application is available for download at [www.SafetyNetChildID.com](http://www.SafetyNetChildID.com). If you do not have Internet access, call member services at 1-800-992-8044 (8:30 am to 4:30 pm Central Standard Time) for a SafetyNet Child ID Card registration application.



## TravNow

\$500 Hotel Resort Shopping Member Savings Card. A Proprietary Program that integrates:

BEST IN CLASS TRAVEL | DINING | SHOPPING | ENTERTAINMENT PROGRAMS



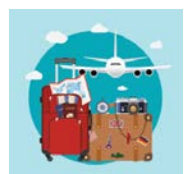
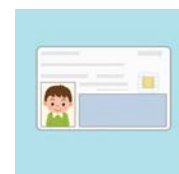
### How to access:



Go to [www.travnow.com](http://www.travnow.com) and use the code **MYA500** to activate.

The Program provides free access to a merchant network that offers organizations a powerful way to make an impact on their customers and members. It combines the power of over 900 world-class brands with the relevance of local merchants from every community in America. Our collection of over 300,000 in-store locations offers an unparalleled value of **10-50% in savings** at the places consumers shop every day in categories like:

- Dining & Food
- Apparel
- Electronic
- Hotel & Travel
- Car Rental
- Movie Tickets
- Theme Parks
- Sporting Events
- Auto Care and more...





# 1800Flowers.com

As an association member, you can **save 15%\*** when you order flowers and/or gifts from 1800Flowers.com, one of America's top providers of floral and specialty gifts.

You'll enjoy top-quality customer service with same-day delivery on many items. 1800Flowers.com and its gourmet food brand, 1800baskets.com, offers a wide range of gifts: flowers, plants, plush toys, and balloons, plus gourmet food, gift baskets, cookies, brownies, popcorn, fruit, wine and spa products.

1800Flowers.com has the right gift for the right occasion:



GET WELL



NEW BABY



BIRTHDAY



BEREAVEMENT

Getting your 15% discount is easy.

Simply call **1-800-FLOWERS** (1.800.356.9377) and mention code **NAC4U**, or order online at **[www.1800flowers.com/nac](http://www.1800flowers.com/nac)**.



*Note: \*Prices & Discounts are exclusive of applicable service and shipping charges and taxes. Items may vary and are subject to availability, delivery rules and times. Offers available online and by phone. Offers cannot be combined, are not available on all products and are subject to restrictions, limitations and blackout periods. Prices and charges are subject to change without notice. Void where prohibited. © 2011 1800FLOWERS.COM, INC.*

# ADP Payroll Processing

## Industry-Leading Payroll Processing

ADP helps you focus on what you do best - running your business. ADP helps thousands of clients every day by processing payroll, calculating, depositing, & filing payroll tax documents. ADP combines technology and process to reduce the amount of time you spend incorporating your payroll tax data. Submit your payroll by phone, fax, or Internet.

We'll process your payroll, handle the tax filing, & provide net pay via full services direct deposit, traditional paychecks, or pay cards. Save more time with ADP's solutions for: Workers compensation; unemployment compensation; human resource services; benefits administration; and retirement services.

You can rely on ADP®, a company with 60 years of expertise that pays 1 in 6 U.S. employees. Designed to be simple, straightforward & intuitive, ADP's powerful Web-based payroll application for small businesses makes it simple to run your payroll anywhere, anytime, & from any Internet connection.

To get started with ADP Payroll Processing, visit

**<http://myassociationmembership.com/ADP>**

### Example:

If the current discount is set at 15%, ADP will increase the discount by 10% for a 25% total discount.

*\*TotalSource customers are not eligible for the 25% discount.*

## Give your business the ADP advantage today!

- ✓ 25% discount on processing costs  
(minimum 25% off for new customers, & up to 25% off for existing customers)\*
- ✓ FREE month of payroll processing services
- ✓ Waived one-time setup fee

# Office Depot Office Supplies & Equipment

Office Depot and Office Max are now one company!

**UBA Members can save up to 80% on over 93,000 products.**

Great for your printing, cleaning and office needs.



To shop online or print off a **FREE** Store Purchasing Card go to:

**<http://www.officediscounts.org/uba.html>**

Shop online or in any Office Depot or Office Max store. Enjoy FREE next-day delivery on online orders over \$50!



# Hewlett-Packard Computer & Digital Equipment

Hewlett-Packard, a worldwide leader in computers and other digital hardware, has the right solution for your business or home office. As a member, you receive discounts on HP notebooks, laptops, desktops, servers, printers, digital cameras, handhelds, point-of-sale (scanners, cash registers, etc.) and more.



To order, call HP at **800.473.4732** & mention code **EP18684** for your discount, or visit: **<http://www.hpdirect.com/employee/bizadvantage>**

## UPS Express Delivery Services

Enroll or re-enroll in your UBA UPS Savings Account and receive new and improved members-only flat rate pricing and take advantage of UPS Smart Pickup® service free for one year.

Plus receive additional protection for your shipments from UPS Capital Insurance Agency, Inc., by simply entering a declared value for your package when creating a shipment with your enrolled account.

To save on your UPS shipments, simply:

Call: **1.800.636.2377** (M-F 8 a.m.-5 p.m. ET)

Visit: **[www.savewithups.com/uba](http://www.savewithups.com/uba)**

Email: **[enroll@1800members.com](mailto:enroll@1800members.com)**

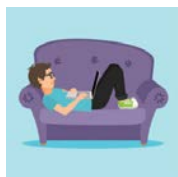
Fax: **1.888.461.4664\***

\*If faxing, use the form located at:

**<https://www.ubamembers.com/upssavingsaccount.pdf>**



UPS SERVICE	MEMBER DISCOUNT
DOMESTIC	
UPS NEXT DAY AIR EARLY®	10%
UPS DOMESTIC NEXT DAY/ DEFERRED	45%
UPS GROUND COMM / RESI	25%
UPS FREIGHT®	AT LEAST 75%
INTERNATIONAL	
EXPORTS	50%
IMPORTS	40%
CANADA STANDARD	25%



# LegalConnect®

When legal concerns arise, they consume a great deal of time and attention. LegalConnect provides the legal information and support that you need to maintain focus and stay in control. LegalConnect employs a staff of expert, licensed attorneys exclusively dedicated to telephonic consultation.



To access LegalConnect®  
Simply Call **1.866.397.1626**



- ✓ Unlimited information on any legal issue, such as: landlord/tenant concerns, personal injury, criminal and credit issues, and more.
- ✓ Access to a staff of expert, licensed attorneys exclusively dedicated to telephone consultations.
- ✓ Referrals to local attorneys for a free 30-minute consultation and a 25% reduction in fees for representation.
- ✓ Information about no-cost and low-cost legal options such as university law clinics and small claims court.
- ✓ Unlimited post-referral support.
- ✓ Referrals to consumer advocacy groups and governmental organizations, such as the Better Business Bureau and Attorney General offices.

*LegalConnect is a registered trademark of ComPsych® Corporation.*





# Savings Perks Program

**REGISTER & LOGIN IN TO ACCESS SAVINGS**  
**<https://masb.abenity.com/login>**  
**use code: masb**

My Association Savings Benefits provides members with exclusive perks and over \$4,500 in savings on everything from pizza & the zoo, to movie tickets, oil changes, hotels & car rentals! With over 302,000 available discounts across 10,000 cities in the United States & Canada, you'll never be far from saving!

## 4 Tips To Get You Started:

- ✓ **EASY MOBILE ACCESS:**  
<http://prks.co/MobileApp>
- ✓ **PERKS 101 SUPPORT:**  
<http://masb.abenity.com/perks/about>
- ✓ **MONTHLY EMAILS:**  
<http://masb.abenity.com/perks/profile>
- ✓ **CONNECT:**  
Facebook.com/Abenity  
Twitter.com/Abenity- #LifeHasPerks

## Popular Features Include:

- ✓ **NEARBY OFFERS:**  
Show & Save Mobile Coupons
- ✓ **eTICKETS ON DEMAND:**  
Save up to 40% with no hidden fees
- ✓ **SHOWTIMES:**  
Find movies, watch trailers & Save up to 40% at a theater near you
- ✓ **MONTHLY GIVEAWAYS:**  
Win cash, movie tickets, electronics & more with our monthly contests



# Theme Park Discounts

Members can receive a \$10 Reward - up to \$60 per year - & additional discounts at National Theme Parks.

## Here's how your \$10 Reward works:

- ✓ Purchase an admission ticket at any theme park in the U.S. online or at the gate. Please be sure to keep a copy of the receipt of purchase. (A copy of the admission ticket purchase receipt is required to be entitled for the Reward). Offer valid for up to 6 full price admission tickets per rebate form per year.
- ✓ Complete the Reward form. (scan the QR code above or go to: <https://ubamembers.com/themeparkform.pdf>)
- ✓ Attach a copy of your admission receipt(s) to the Reward form below and return to the address provided.
- ✓ Look for your Reward to arrive in 3-4 weeks. Rewards will be sent to your membership address on file.

**It's that easy!** For additional discounts on your theme park tickets, visit [www.ticketsatwork.com](http://www.ticketsatwork.com) and sign up with the code: **Coverdell**.

Should you have any questions, simply contact Customer Service at **1.800.308.0374**. Don't forget to attach your receipt(s) and maintain a copy for your own records.

*Receipts must total \$10 or more in order to redeem your reward.*





Association members can save \$20 on rock chip repair or glass replacement orders through Safelite AutoGlass.

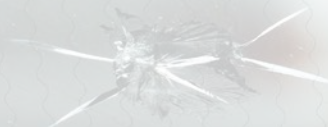
Safelite has more than 70 years experience providing windshield and auto glass service to 6 million customers each year. Not only do they have certified technicians who can get the job done quickly, their auto glass service uses innovative technology and is built for your convenience.

To access your savings with Safelite AutoGlass, simply:

Call: **1.888.800.4527**

Visit: **www.safelite.com**

Mention the Specific Promo Code for the service you need for a Price Quote and to schedule your appointment:



**GLASS REPLACEMENT**  
Use Code **CS20REP**

**CHIP REPAIR**  
Use Code **CS10REPAIR**

## Constant Contact Email Marketing



Your customers check their inbox all day, every day. You're sure to reach them when you work with Constant Contact. Build relationships, drive revenue, and deliver real results for your business.

**Try Constant Contact FREE for the next 60 days!**

Your free 60-day trial lets you explore the features and benefits of Email Marketing or Online Survey tools. There's no software to download. No risk. No obligation. No credit card required.

### Exclusive Discounted Pricing:

- ✓ 6 Month Prepay - 20% Discount\*
- ✓ 12 Month Prepay - 25% Discount\*

**GET STARTED AT:**  
[myassociationmembership.com/contact](http://myassociationmembership.com/contact)

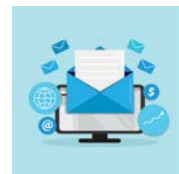
### Here is some of what they have to offer:

- ✓ Customizable Templates
- ✓ Free LIVE support, coaching & training
- ✓ Industry-leading delivery rate
- ✓ Great discounts

### About Constant Contact:

The affordable Email Marketing solution with Constant Contact practically pays for itself with free coaching plus online and local education from small business experts. Maybe that's why Constant Contact is trusted by more than 500,000 customers worldwide.

*\*Discounts will be applied at the time of purchase. Constant Contact will not allow this much of a discount to display on their public website.*





Save up  
to 50%  
filing your  
taxes\*

File in  
10 minutes  
using our  
mobile app

Get your  
refund fast



**If you prefer to do your taxes on your own,**  
save money and maximize your refund by using our easy to use online interview-based platform.

[trupointtaxservice.com/MYASSOC](http://trupointtaxservice.com/MYASSOC)  
888-263-8424



\*Save up to 50% off the typical fees charged by tax professionals for preparing your income tax returns.





## Spot Pet Insurance Member Benefit Program

**Don't wait to start saving money. Get covered before your next visit. It's easy, we promise!**

SPOT prepares pet parents for the unexpected with:

- ✓ 24/7 Veterinarian Helpline
- ✓ Virtual Vet Visits Covered
- ✓ Mobile Vet Visits Covered
- ✓ Emergency Preparedness Checklist

### SPOT Member Benefit Program

- Members receive a \$25 Amazon.com gift card, where available!\*
- Exclusive Cesar Millan Content & Access
- 30-Day Money Back Guarantee\*
- 24/7 Veterinarian Helpline

To enroll in SPOT Pet Insurance, visit:  
<https://spotpet.link/EBgallagher>

### Here's how it works!



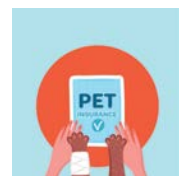
Visit Your Vet or  
Specialist



Submit Your  
Claim



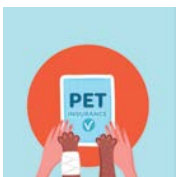
Get  
Reimbursed





Insurance Plan Coverages	<b>SPOT</b> We've got them covered	Healthy Paws	Figo	Nationwide	Trupanion	Pet Plan	Pets Best
Preventive Care Option <sup>(?)</sup>	✓	✗	✗	✓	✗	✗	✓
Exam Fees <sup>(?)</sup>	✓	✗	✗	✓	✗	✓	✗
30-Day Money Back Guarantee <sup>(?)</sup>	✓	✓	✓	✗	✓	✓	✓
Therapeutic Diets <sup>(?)</sup> & Dietary Supplements <sup>(?)</sup>	✓	✗	✗	✓	✓	✗	✗
Microchip <sup>(?)</sup>	✓	✗	✗	✓	✗	✗	✗
No Vaccination Requirements for Coverage of Certain Conditions <sup>(?)</sup>	✓	✗	✗	✓	✗	✗	✗
Multiple Pet Discount <sup>(?)</sup>	✓	✗	✓	✓	✗	✗	✓
No Age Limit <sup>(?)</sup>	✓	✗	✓	✗	✗	✓	✓
Accident-only Plan Available for All Pets <sup>(?)</sup>	✓	✗	✓	✓	✗	✗	✓
Hereditary and Congenital Conditions without limitations <sup>(?)</sup>	✓	✗	✓	✓	✓	✓	✓
Alternative Therapies <sup>(?)</sup>	✓	✓	✓	✓	✓	✓	✓
Behavioral Issues <sup>(?)</sup>	✓	✗	✓	✓	✗	✓	✓
Dental Illnesses <sup>(?)</sup>	✓	✗	✓	✓	✓	✓	✓
Chronic Conditions <sup>(?)</sup>	✓	✓	✓	✓	✓	✓	✓
Specialists <sup>(?)</sup>	✓	✓	✓	✓	✓	✓	✓
All Pets Eligible, Regardless of Health	✓	✓	✓	✗	✓	✓	✗
Unlimited Lifetime Benefit Plan <sup>(?)</sup>	✓	✓	✓	✓	✓	✓	✓
One Annual Deductible <sup>(?)</sup>	✓	✓	✓	✓	✗	✓	✓

Underwriting Partner for SPOT Pet Insurance is:  
United States Fire Insurance Company



\*Comparison information is provided using publicly available information as of 8/7/2020 and is only meant to summarize program features, not a specific plan. Review the provider's plan terms for more details. The description of the provider's plans are not provided by that company. If you have questions about other plans, please contact an agent of that company. It is our intention to provide fair and accurate comparison information. We attempt to keep information up to date but it may change from time to time. If you are aware of any inaccuracies or changes in the information provided, let us know by emailing [service@customer.spotpetins.com](mailto:service@customer.spotpetins.com).

\*30 day money back guarantee only available if no claims have been approved or paid. **Not available in NY.**

# Business Owner's Policy

We have chosen to partner with Gallagher Affinity an insurance broker who specializes in working with Associations to provide best in class business insurance products - and utilize their 360 Coverage Pro's online platform that supports the core approach that our members have requested.

Having a comprehensive Business Owner's Policy program is important for professionals & small businesses alike. The United Business Association endorses the Gallagher Affinity BOP Program, offering you an affordable, comprehensive policy that helps protect against multiple exposures.

## Program Highlights

- ✓ Base General Liability Protection
- ✓ Premises Liability - Including Separate Aggregate Limits per Location
- ✓ Employment Practices / Fiduciary Liability Multiple Limit Options Available
- ✓ Standard Policy Coverages Include:
  - Business Income & Extra Expense
  - Business Personal Property
  - Equipment Breakdown
  - Inflation Guard
  - Money, Securities & Computers
  - Software and Data (EDP)



## Customizable Protection

Combine General Liability Insurance with:

- ✓ Professional Liability
- ✓ Worker's Compensation
- ✓ Crime and Fidelity
- ✓ Choice Endorsements
- ✓ Scheduled Property
- ✓ Enhanced Building Replacement Cost
- ✓ Business Personal Property



**GET A QUOTE TODAY**

**<https://www.360coveragepros.com/uba>**

Powered By:





**GET A QUOTE TODAY!**

<https://www.360coveragepros.com/uba>

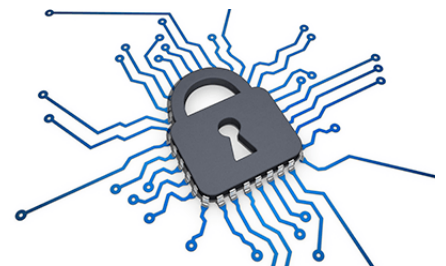
# Data Breach & Cyber Liability Insurance

For many companies, the cost of a data breach or loss of confidential information could mean a significant impairment. The United Business Association endorses the Gallagher Affinity Data Breach & Cyber Liability Program, designed to provide the critical insurance coverage necessary to help protect companies of all sizes from the high costs and effects of a cyber or other types of data breaches, as well as comply with state and federal regulations and costly penalties.

## The Protections of Data Breach & Cyber Liability Insurance

*Every data breach is different, that is why our Data Breach & Cyber Liability Program offers multiple options designed for the specific needs and industry.*

- ✓ First and third party coverage
- ✓ Two plan limit options
- ✓ Expert forensic and legal assistance to determine the extent of the breach
- ✓ Notification provided based on the number of affected individuals, not a capped dollar amount
- ✓ Notified individuals receive an offer for 12 months of free 3-bureau credit monitoring, including services for minors
- ✓ Identity theft-related fraud resolution services for individuals who become victims of identity theft
- ✓ Loss control information service, including compliance and breach response information, email alerts of key legal and regulatory developments and expert online support for client questions



Powered By:



# TicketsatWork.com

United Business Association is pleased to announce our new partnership with TicketsatWork. Now you'll have access to exclusive savings on movie tickets, theme parks, hotels, tours, Broadway and Vegas shows and more. Be sure to visit often as new products and discounts are constantly being added!

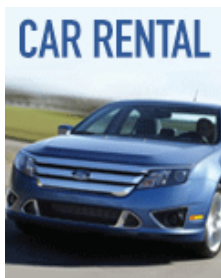
Having fun, getting away and saving money are important for your well-being. This cost-free benefit provides you access to thousands of exclusive travel and entertainment discounts, so you can make the most of your time away from work.



MEMBERS  
HAVE MORE  
FUN!

Movie Buffs, Travel Bugs, Thrill Seekers,  
Entertainment Enthusiasts, Sports Fanatics

There is something for everyone with savings on:



*\*Images above are sample venues and for illustrative purposes and may not be available at time of order. Please check site for all available savings.*



Customer Service:  
1.800.331.6483

Email Customer Service:  
customerservice@ticketsatwork.com

# Build Lasting Memories with Family & Friends



## Sign Up Today in 60 Seconds!

1. Visit [www.ticketsatwork.com](http://www.ticketsatwork.com)
2. Click on the "Become a Member" box at the top of the homepage.
3. You will then be prompted to create an account with your email address and company code (*located at the bottom of this page*).
4. Or, you can place your order by phone. Call Customer Service at **1.800.331.6483**. Orders are taken from 8:30am-12am, 7 days a week (holidays included). Eastern Standard Time.

Company Code:  
**UNITEDBIZASSOC**

# Choice Hotels

Save up to **20% off** best available rate at participating Ascend®, Cambria Suites®, Clarion®, Comfort Inn®, Comfort Suites®, Econo Lodge®, MainStay Suites®, Quality Inn®, Rodeway inn®, Sleep Inn®, and Suburban Extended Stay® hotels.

## How to Redeem:

Call **1.800.258.2847** and mention United Business Association code 00870690 or go to [choicehotels.com](http://choicehotels.com) and enter the United Business Association code to book online.

1. Log onto **[www.choicehotels.com](http://www.choicehotels.com)**
2. Choose your destination, check-in date and check-out date
3. Click on **“Best Available Rate”** to get to the drop-down and select **“Special Rate/Corp ID”**. Enter the **United Business Association code 00870690**.
4. Click **“Apply”**, then **“Find Hotels”**.



Add the United Business Association Rate ID to your Choice privileges profile to **get easy access to your discount every time you book** on ChoiceHotels.com or the mobile app as a Choice Privileges member using these simple steps:

My Account >

Update Profile >

Company Information



## BOOKING LINK

[www.choicehotels.com/?clientid=00870690](http://www.choicehotels.com/?clientid=00870690)

CALL 1.800.258.2847

United Business Association code: 00870690



Discount subject to availability at participating hotels and is not for use in conjunction with any other discount, offer or promotional rate. **Advance reservations are required through the 800 number or [www.choicehotels.com](http://www.choicehotels.com).**









# Network with other UBA Members & Share Small Business Knowledge

*By selecting this UBA Product and becoming a member of the United Business Association (UBA), you will have access to advertise your small business on our networking page of [ubamembers.com](http://ubamembers.com). Since UBA is an association made up of small business owners and employees, we have provided a service for each member to network their small business with other members on our website. Not only can we help you with the ad creation, but you can also select the category of your choosing to place the ad. Healthy America, as the exclusive marketer of the United Business Association, is driving more viewers to UBA's website. This in turn increases the viewability of UBA's website to more than just members. It creates the potential of your ad to reach a broader audience. Also, UBA provides helpful small business articles, videos, and links in the Knowledge section of the website along with past issues of UBA Matters newsletters.*

1. SUBMIT REQUEST FOR AD PLACEMENT
2. SELECT CATEGORY OF AD
3. GET AD CREATED OR SUPPLY ONE OF YOUR OWN
4. YOUR AD WILL BE UPLOADED TO UBAMEMBERS.COM

CALL WHEN YOU NEED  
CUSTOMER SERVICE

866-438-4274

# We Care.

## UBA Offers Knowledgeable & Caring Customer Service.

*Our customer service department is always willing to go the extra mile to help a customer understand the UBA Membership and the services and discounts provided in their membership along with any additional optional supplemental products the member has added. We value our members and our experienced staff will provide members understanding of their membership and products, help with billing issues, cancellations, address or email changes and much more. United Business Association also provides a Member Portal for the member to be able to access their product information including the following:*

1. Member Guides for all products Member is enrolled
2. Certificates of Insurance for all additional supplemental group insurance products (if applicable)
3. Claim Forms for all additional supplemental group insurance products (if applicable)
4. Digital ID cards for all products Member is enrolled
5. How to Use section that explains how to use membership services and discounts including links

### HOW TO REGISTER ON THE MEMBER PORTAL:

<https://members.ubaapplication.com>

Select REGISTER HERE under the Forgot your Password under the Log in Button. Once you register and create your password, you will get an email to finalize registration. Once the registration is finalized, you will be able to access the Member Portal. UBA is constantly updating and improving the Member Portal to make accessing your membership as simple as possible.



# We Care.

## Who Supports and administers United Business Association?

### ASSOCIATION MANAGEMENT



Arthur J. Gallagher & Co.

Arthur J. Gallagher Risk Management Services at 1630 Des Peres Rd Suite 140, St Louis, MO 63131 and toll-free phone number, 800.992.8044 conducts the management of the United Business Association services.

### NATIONAL MARKETING ORGANIZATION



HealthyAmerica Insurance Agency, Inc. is a licensed insurance agency contracted with the United Business Association (UBA) as the exclusive National Marketing Organization.

### THIRD-PARTY ADMINISTRATOR



HA Partners, Inc., a HealthyAmerica company, is the third-party administrator responsible for customer service, shipping welcome packages and free vitamins.

### UBA BOARD MEMBERS (after the last election in December 2020)

1. JIM ZIMMERMAN: PRESIDENT - DIRECTOR
2. WENDY MCCRORY: VICE-PRESIDENT - DIRECTOR
3. PATRICIA ARRAS: SECRETARY & TREASURER - DIRECTOR
4. SUZANNE BURT: DIRECTOR
5. DAYNA DAVIDSON: DIRECTOR







# Enhance Your Membership & Add Additional Optional Supplemental UBA Products that include Group Insurance & Additional Stand-Alone Non-Insurance Benefit Boost Family of Products (Benefit Boost & Virtual PCP)

Why does it all start with membership into the United Business Association (UBA)? The association was designed to organize small business owners and their employees into an association that offers its members valued services & benefits, to increase their purchasing power and to educate and provide helpful tools regarding small business. Membership in UBA includes no insurance.

As a UBA Member however, you have access to purchase additional products like optional supplemental group insurance programs that include group insurance for accident, critical illness, term life, dental & vision and more as well as the non-insurance monthly subscription services: Benefit Boost or Virtual PCP Solution. **You do not have to purchase any additional UBA products that include group insurance or the optional non-insurance Subscription services (Benefit Boost or Virtual PCP) in order to join the United Business Association.**

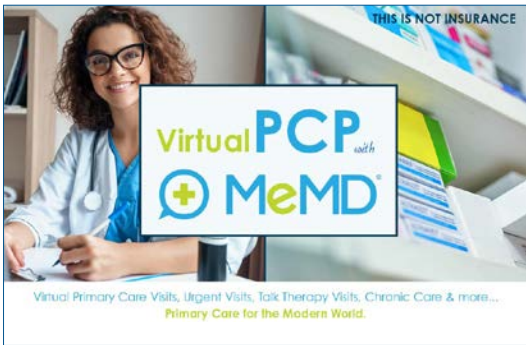
We also offer a stand-alone monthly non-insurance Subscription Membership called Benefit Boost that you can add to your base membership as a stand-alone product that also does not include any insurance but does include benefit rich services like \$0 Cost Virtual Urgent Care or Virtual Talk Therapy Visits with MeMD® (Visits are paid by HealthyAmerica and not by you), Retail Prescription & Pet Prescription Discount ID cards with ParamountRX, Dental Discounts with the Aetna Dental Access® Network, Free Gummy Multi-Vitamins, and Identity Theft Discounts with LifeLock®. Another Benefit Boost Subscription Service that you can purchase on a stand-alone basis is the Virtual PCP Solution with MeMD®. This subscription enables the member to have virtual primary care visits along with virtual urgent care visits for minor sickness and ailments and virtual talk therapy for counseling services. Contact Us today to get more information or to become a member with any of our non-insurance subscription services.

## TYPES OF NON-INSURANCE OPTIONAL PRODUCTS AVAILABLE TO ADD WITH YOUR MEMBERSHIP

A Benefit Boost Membership Product



BENEFIT BOOST NON-INSURANCE  
SUBSCRIPTION OPTIONAL PRODUCT



VIRTUAL PCP NON-INSURANCE  
SUBSCRIPTION OPTIONAL PRODUCT



## TYPES OF GROUP INSURANCE OPTIONAL PRODUCTS AVAILABLE TO ADD WITH YOUR MEMBERSHIP



GROUP ACCIDENT  
INSURANCE\*



CRITICAL ILLNESS  
INSURANCE BENEFIT\*\*



EMERGENCY ROOM  
VISIT BENEFIT\*\*\*



DAILY HOSPITAL  
CONFINEMENT BENEFIT\*\*\*



PHYSICIAN OFFICE VISIT,  
OUTPATIENT LABS & X-RAY BENEFIT\*\*\*



GROUP TERM LIFE  
INSURANCE



GROUP DENTAL  
INSURANCE



GROUP VISION  
INSURANCE

\*This benefit is either Group Accident Insurance, Group Accident Only Insurance, or Blanket Group Accident Insurance depending on the product and state.

\*\*This benefit is either Group Critical Illness Insurance or Critical Illness Benefit as part of Group Hospital Fixed Indemnity Insurance depending on the product & state.

\*\*\*This benefit is part of the Group Hospital Fixed Indemnity Insurance or Group Hospital Indemnity Insurance in some of the additional optional UBA Gap Products.

All UBA Gap Products vary in benefit structure and underwriting insurance carrier partner depending on the product and state.  
To view all of the additional optional supplemental UBA Gap Products available in your state,  
go to [ubamembers.com](https://ubamembers.com) and select Shop All Products.



# Terms, Conditions & Disclosures

## Nurseline, Direct Labs, Emergency Travel & Roadside Assistance

This plan is not insurance. This is your agreement as Cardholder with Coverdell & Company, Inc. (a “discount medical plan organization”, “DMPO”). It is effective on the date of acceptance of Cardholder’s application for enrollment in the UBA Fundamental Plan (“Program”) and for the period of your plan. DMPO shall provide Cardholder with a listing of participating providers. Cardholder shall excuse DMPO from any liability for errors in such listings. Providers are subject to change without notice. Cardholder is responsible for choice of provider, verification that the provider is a current participant and for payment for goods and services. No portion of any provider’s fee will be reimbursed or otherwise paid by Coverdell. You are solely responsible for payment. Savings are based on the provider’s usual fees or on national or regional fees for the service or product. Actual savings will vary depending upon Your location and the specific products or services purchased. Providers may offer certain products or services to the general public at prices lower than the Program price. In that event, members will always be charged the lower price. This is a discount program and not insurance. Program discounts cannot be used in conjunction with any other network based program.

Although DMPO screens participating providers to ensure appropriate credentials and qualifications to provide goods and services, DMPO does not otherwise guarantee nor is responsible for the quality of such service or product purchased by Cardholder. Coverdell reserves the right to modify any benefits included in Your Program, but will make every attempt to replace any benefits with a comparable benefit. If your state requires that we notify you of changes to your benefits, Coverdell will do so.

Payment of membership fee is made by the billing source authorized by You in accordance with the payment terms to which You agreed. DMPO reserves the right to increase or decrease the membership fee for each renewal membership term effective upon renewal of Your membership. Membership is not transferable. You have a family membership, only you and your immediate family may use the membership. “Immediate family” means you, your spouse, and children living in your home. Should a single member wish to add family members on a family plan, call the customer service number shown on the membership I.D. Card.

**General Complaint Procedure.** Complaints of any nature may be filed with Coverdell & Company, Inc. the discount medical plan organization at 8770 W Bryn Mawr, Suite 1000, Chicago, IL 60631. Complaints will be acknowledged in writing within 5 business days and will be resolved in writing to you within 30 calendar days. Should you remain dissatisfied with the results from your complaint with the discount medical plan organization, you may contact the Commissioner of Insurance, Division of Insurance, the insurance department, or other agency which regulates this product in your state. Contact us at 1-800-308-0374 to obtain state complaint contact information.

**Termination and Cancellation.** You may terminate Your membership at any time by logging into [www.ubamembers.com](http://www.ubamembers.com) - select the Billing link and submit a cancellation request or by calling us at 866-438-4274. You can also notify us in writing at 409 W Vickery Blvd, Fort Worth, TX 76014. Your cancellation will be effective promptly upon the receipt of Your cancellation notice and You will no longer be billed for Your membership.

## THIS IS NOT INSURANCE.

**Governing Law and Arbitration.** Your membership is governed and controlled by the laws of the State of Illinois. Any dispute arising from or related to Your membership shall be resolved by binding, non-appealable private arbitration conducted in accordance with the Rules of American Arbitration Association in Chicago, Illinois, unless required by a member’s individual state laws to resolve in a different location. This provision shall survive the termination of Your membership and shall be subject to the Federal Arbitration Act.

**Governing Law and Arbitration for Montana Residents.** Your membership is governed and controlled by the laws of the State of Montana. Any dispute arising from or related to Your membership shall be resolved by a voluntary private arbitration conducted in accordance with the Rules of the American Arbitration Association in the State of Montana. This provision shall survive the termination of Your membership and shall be subject to the Federal Arbitration Act.

**South Dakota Residents.** If you cancel the program you are not obligated to make any further payments under the program, nor are you entitled to any benefits under the program for any period of time after the last month for which payment has been made.

**Disclosure. This plan is NOT insurance.** This plan 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. The plan provides discounts at certain health care providers of medical services. The plan does not make payments directly to the providers for medical services. The plan member is obligated to pay for all health services but will receive a discount from those health care providers who have contracted with the discount medical plan organization. The range of discounts will vary depending on the provider type and services provided. This plan is administered by Coverdell & Company, Inc., a licensed discount medical plan organization at 8770 W. Bryn Mawr, Suite 1000, Chicago, IL 60631, 1-800-308-0374. To view a list of participating providers visit: [https://ubamembers.com/ubamembership\\_sample.pdf](https://ubamembers.com/ubamembership_sample.pdf). This plan is provided to you at no cost & you may cancel at any time.

**This is not insurance**



# United Business Association Terms & Conditions

## SCOPE

The following Terms and Conditions will apply exclusively to the current and future business relationships between United Business Association (UBA) and the member.

## UBA MEMBERSHIP DUES

Any quotation or price information of UBA membership dues is without obligation and subject to change with a thirty (30) day notice. Notice may be by mail at last known mailing address or by last known email address. **It is your responsibility to check the transactions occurring on your account every month and to cancel with us when desired.** Every month we pay for the membership services and the insurance premiums for any applicable group insurance programs on your behalf, whether you use the membership services or file a claim with the group insurance programs.

## MEMBER MAILING LIST PERMISSIONS

As part of my terms and conditions of purchasing UBA's membership product(s), I am agreeing to register my permission to be placed on the United Business Association's member mailing list for either email newsletters or mailings. United Business Association periodically sends out important membership newsletters or notices concerning your membership as well as benefit and service updates which could include new benefit or product offerings. UBA also maintains a page on our site to view membership newsletters we have previously sent to members. I agree that the email and mailing address provided on my membership application are the email and mailing address to be used as my registration for my permission to be included in United Business Association's member mailing list sent from either the Association: United Business Association, the TPA: H A Partners, Inc., or the Marketing Agency: HealthyAmerica Insurance Agency, Inc. I maintain that I will grant this permission to be included on the United Business Association's member mailing list for either email newsletters or mailings until my membership is canceled. I understand that the United Business Association will not use my email or mailing address for any other purpose as to what is outlined above.

## PAYMENT

Member's initial and recurring dues payment will be made via Bank Draft (EFT) or Credit Card (MasterCard or Visa). Subsequent dues will be **drafted each month unless UBA is informed of your decision to cancel your membership.** Also, recurring payments are made on the 5th of every month unless otherwise noted in your membership materials (i.e. if you have a 15th effective date then your recurring payments will be on the 15th of every month).

## AGREEMENT & DISPUTES

The agreement entered between you and UBA is governed by the laws in the State of Texas. The State of Texas shall be the exclusive forum for any disputes arising out of this agreement. Both the member and UBA agree to the personal jurisdiction and venue of these courts in any action related to such agreement.

## BILLING & CANCELLATIONS

For billing inquiries or cancellations, please contact:

## InsuranceTPA.com Administrators

Billing Services Phone #:

**800.279.2290 Option 2**

Billing Services Email:

**support@insurancetpa.com**

## WARRANTY

Unless specifically set forth in a written agreement between you and UBA or as required by law, the goods and services purchased by you are provided "as is" without any representation or warranty of any kind.

## PARTIAL NULLITY

In the event that any provision of these Terms and Conditions is unenforceable or invalid, such unenforceability or invalidity shall not render these Terms and Conditions unenforceable or invalid as a whole.

## DISCLOSURES FOR UNITED BUSINESS ASSOCIATION (UBA)

If insurance is included in any optional supplemental UBA Product, it is not basic health insurance or major medical coverage and does not qualify as minimum essential coverage M.G.L. c. 111M and 956 CMR 5.00 under the Affordable Care Act. You must be a member of United Business Association in order to access and enroll in association group insurance programs and to apply for association short term medical insurance. Various insurance companies, as described, have issued group insurance policies to the United Business Association as the group master policyholder. This is not a Medicare prescription drug plan. The range of discounts for membership will vary depending on the provider type and services provided. UBA cannot warrant or guarantee the performance of any discount or service. The United Business Association reserves the right to modify any benefits and services with a comparable benefit or service. If your state requires that we notify you of changes to your benefits, United Business Association will do so. Please review the membership guide for full benefits and services, terms, conditions, details, definitions, age limits, state availability and limitations. By selecting the UBA Membership Non-Insurance Product, you are enrolling in the United Business Association.



## WHO IS UBA

# United Business Association

The United Business Association (UBA) is a nationwide membership of small business owners and employees. UBA leverages our purchasing power to secure benefits and discounts that may not be otherwise available on an individual basis. With association group insurance programs, shared business knowledge, business and lifestyle benefits and services and opportunities to network, We are Better Together<sup>sm</sup>. Your membership in the United Business Association allows you to access and enroll in association group insurance programs or the non-insurance subscription services with Benefit Boost & Virtual PCP. Various insurance companies have issued group insurance policies to the United Business Association as the group master policyholder. Product features, additional products and availability may vary by state. **You do not have to purchase any additional optional supplemental product on the enrollment application in order to join the United Business Association.** UBA makes the purchase of optional supplemental group insurance coverage and the non-insurance Benefit Boost subscription services available to members who choose to add this optional coverage and services in an effort to offer more to our members. No member is required or expected to purchase any additional supplemental group insurance product or non-insurance subscription products to join UBA. Membership dues for is UBA is \$10 a month for the entire family.

## PRIVACY NOTICE

### INFORMATION GIVEN ON UBAMEMBERS.COM WEBSITE

When you place an order, the order information passed through the application is delivered immediately to our local secure server and is not stored on the web. We do not share the information except to the providers of the membership benefits and services in order to activate your membership. We hold your information in the highest regards and protect it as such. The benefit providers require the information collected on the UBA Enrollment Application and the information will only be given to the Membership Services Office to administer the benefits and services, along with the Third Party Administrator to administer the billing, the Marketing Agency to send out newsletters and other membership updates, and finally to insurance carriers for the insurance products in your membership (if applicable). Benefit providers will verify your identity when you are accessing the benefit with the Benefit Administrator to make sure you are a current member. We are also PCI-DSS certified so your billing information is protected.

### UPDATING YOUR INFORMATION

Any information that needs to be updated, like address, email, phone numbers, payment information, or adding family members can be done using the forms or you can call your Personal Member Concierge at 866.438.4274. You can also email us using the Secure Email Upload link located on the Member Billing Page of [ubamembers.com](http://ubamembers.com). Please make sure to update any information that changes to ensure you continue to receive your membership information and newsletters.

### EMAIL COMMUNICATIONS

We periodically will send Member Newsletters to all current Association Members to inform them of updates, changes with the plan, changes with benefits or services and more. We have an opt-out to receiving these emails on our Member Portal. To make sure that your newsletter does not go to SPAM and to ensure it gets delivered, please add [info@ubamembers.com](mailto:info@ubamembers.com) to your Whitelist. We only send out newsletters once a quarter or less, unless there is a need for a special update.

### CONDITIONS OF USE, NOTICES & REVISIONS

If you choose to visit, [ubamembers.com](http://ubamembers.com) or [gapplusplan.com](http://gapplusplan.com) and you have a concern about privacy, please send us a description to [info@ubamembers.com](mailto:info@ubamembers.com) and we will try to resolve it. Unless stated otherwise, our current Privacy Notice applies to all information that we have about you and your account. We stand behind the promise we make and will protect our customer's information collected on our site.

### WE HAVE EARNED YOUR TRUST



# UBA MEMBERSHIP MATERIALS

You can view the Member Guide for UBA Membership on the Member Portal at <https://members.ubaapplication.com>.

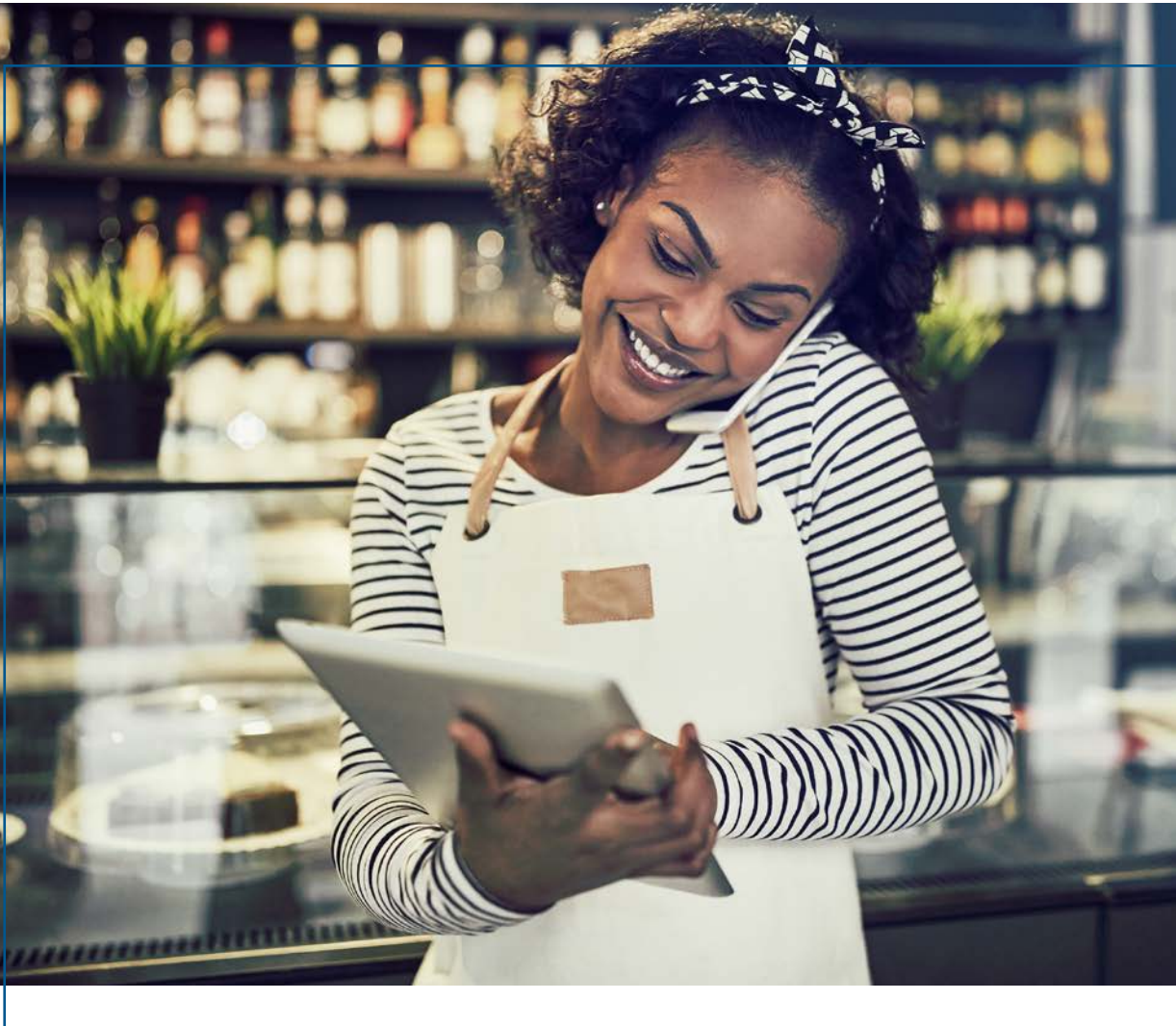


## UBA REFUND / CANCELLATION POLICY

Any quotation or price information of UBA membership dues is without obligation and subject to change with a thirty (30) day notice. Notice may be by mail at last known mailing address or by last known email address. Your payment information is protected on a PCI-DSS certified secure server. **It is your responsibility to check the transactions occurring on your account every month and to cancel with us when desired.** Every month we pay for the membership services and the insurance premiums for any applicable group insurance programs on your behalf, whether you use the membership services or file a claim with the group insurance programs. Please refer to our Refund Policy [below](#) for details on refunds.

If you are not completely satisfied with your UBA Product, **please call your billing TPA, InsuranceTPA.com Administrators at 800-279-2290 Option 2 or email at [support@insurancetpa.com](mailto:support@insurancetpa.com)**. We will be happy to issue a complete refund of membership dues within the first thirty (30) days. We want you to be 100% satisfied with your UBA benefits and services. Please be aware that premium & dues can't be refunded if a claim was filed.

Note: This membership is separate from any other insurance or supplemental products you have purchased. Please contact your agent for any products other than a UBA Membership, Benefit Boost or Virtual PCP Solution Subscription ,or UBA Gap Product. If you are canceling, **please make sure to cancel with the billing TPA, InsuranceTPA.com Administrators at 800-279-2290 Option 2 or email at [support@insurancetpa.com](mailto:support@insurancetpa.com)**. Please do not cancel through your agent. Cancel directly with your Billing TPA to make sure your cancellation request is handled promptly and correctly. The **Billing TPA's member portal is located at: [insurancetpa.com](https://insurancetpa.com)**.







WE PROUDLY SUPPORT



Dear New Member,

While we believe you will be pleased with your overall membership product, we cannot, however, warrant or guarantee the performance of any service. Services and product cost are subject to change.

For billing questions, to cancel, or to speak to your  
**Personal Member Concierge: Call 1.866.438.4274.**

Again, a most cordial welcome.



UBA Membership  
MemberGuide\_v09.21[090121]