Association Benefit Guide for UBA Members
Dear New Member,

Welcome to the United Business Association (UBA) Gap CI Plan! Through your membership in UBA, you will enjoy Group Critical Illness Insurance, Group Accidental Death & Dismemberment Insurance, Wholesale Cost for Prescriptions through MailMyPrescriptions.com®, Lab Discounts, MeMD - Telemedicine 24/7, and discounts on numerous services. All of your benefits are explained in detail in this guide.

While we believe you will be pleased with your overall association membership, we cannot, however, warrant or guarantee the performance of any discount or service.

For a printable reference sheet of all benefit phone numbers and access codes, go to www.gapplusplan.com/gapcicatreferencesheet.pdf. If you have general membership questions, call UBA Member Services at 1-800-992-8044 or go to www.egroupmanager.com. For billing questions or to cancel, call 1-866-438-4274. Again, a most cordial welcome to UBA.

UBA Member Services

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www.ubamembers.com
Group Critical Illness Insurance (Catlin)

Coverage is available to all active members of the United Business Association and their eligible spouses between the ages of 18 and 64. We pay a benefit if a Covered Person is diagnosed as having a covered Critical Illness for the first time and the diagnosis is made while the coverage is in force.

We pay this benefit only if the Critical Illness first occurs after the Effective Date of Coverage for that Covered Person and while the Covered Person's coverage under this Group Policy is in force. We pay a Covered Person's Critical Illness benefit only one time, regardless of the subsequent occurrence of the same or different covered Critical Illnesses for that Covered Person.

It is a lump sum benefit. Once the benefit is paid, coverage for that Covered Person under the Rider terminates. Claims for benefits shall be administered based on the Policy and / or Rider. A copy of the Policy and/or Rider is available upon request.

Benefits Payable

• $2,500 Critical Illness Benefit upon first diagnosis of a Covered Illness in the first 12 months after the Effective Date of Coverage.

• $25,000 Critical Illness Benefit upon first diagnosis of a Covered Critical Illness after the first 12 months from the Effective Date of Coverage.

Covered Critical Illnesses

Invasive Cancer: A malignant neoplasm (including lymphatic and hematological malignancy) characterized by the uncontrolled growth and spread of malignant cells and the invasion of normal tissue. This does not include:

• Kaposi's Sarcoma or other Acquired Immune Deficiency Syndrome (AIDS) related cancers and cancer in the presence of Human Immunodeficiency Virus (HIV);

• Skin cancer or melanoma that is not invasive and less than 2.1 mm Breslow Thickness;

• All tumors of prostate unless the Gleason score is greater than 6 or having progressed to at least clinical TNM classification T2 N0 M0;

• Cancer in Situ;

• Carcinoid of the appendix;

• Stage 0 transitional carcinoma of the urinary bladder; or

• Any other pre-malignant lesions, benign tumors, or polyps.

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. For full details and definition, please review the Policy and / or Rider.

Heart-Attack (Myocardial Infarction): The death of a portion of the heart muscle as a result of inadequate blood supply. To receive benefits under this illness, the Diagnosis of the heart attack must be made by a Physician board certified as a Cardiologist. The Diagnosis must be supported by all the following:

• New EKG changes demonstrating significant Q waves (duration greater than or equal to .04 seconds and a depth greater than or equal to 5mm) or loss of R waves diagnostic of a heart attack.

• The rise of cardiac enzymes or Troponins to the following levels: Troponin T greater than 1.0 ng / ml and AccuTnl greater than 0.5 ng / ml or equivalent threshold with other Troponin I methods. The evidence must show a definite acute myocardial infarction; and

• If performed, nuclear imaging scan or echocardiogram consistent with a heart attack.

This does not include all other heart disorders. For full details and definitions, please refer to the Policy and / or Rider.

Stroke: A cerebrovascular incident caused by infarction of brain tissue, cerebral hemorrhage, thrombosis, or embolization from an extra-cranial source lasting more than 24 hours; and a resulting measurable neurological deficit persisting for at least 30 days after the occurrence of the stroke.

Diagnosis of stroke must be made by a neurologist based on documented neurological deficits and confirmatory neuroimaging studies. For the purposes of this definition, Stroke does not mean:

• Transient Ischemic Attacks (TIAs);

• Neurological symptoms due to transient ischemic attack (TIA).

• Transient Global Amnesia;

• Vertebro-Basilar Insufficiency; Incidental findings on imaging studies;

• Brain injuries resulting from trauma or generalized anoxia (hypoxia); or

• Vascular disease affecting the eye, optic nerve, or vestibular function.

This is not an individual major medical health plan. The Group Critical Illness Insurance coverage from Catlin Insurance Company, Inc. is only available in: AL, AR, CA, DE, FL, GA, ID, IA, IL, KS, KY, LA, MI, MS, NC, NE, NM, ND, OH, OK, PA, RI, SC, VA, WV, WI and WY. (Not available in UT) (Note: Benefits Payable BEFORE 01/01/16 are $2,000 Critical Illness Benefit upon first diagnosis of a Covered Illness in the first 12 months after the Effective Date of Coverage or $20,000 Critical Illness Benefit upon first diagnosis of a Covered Critical Illness after the first 12 months from the Effective Date of Coverage.)
Pre-existing Condition(s) means a condition for which medical advice, diagnosis, care or treatment was recommended or received within 6 the month period before the Covered Person's coverage effective date. A Pre-Existing Condition is excluded from coverage for period of 6 months following the Covered Person's coverage effective date. We may have the Covered Person examined by a Physician of Our choosing at Our expense.

Note: Coverage ends for the Covered Person when he or she turns 70. The Benefit Amount will be reduced by 50% when the Covered Person reaches Age 60. Benefits are subject to the definitions, limitations, exclusions and other provisions within the Policy and/or Rider. For more information and complete details of terms, conditions, limitations, and exclusions of coverage, please refer to the Policy and/or Rider. Product features and availability may vary by state.

For claims assistance, contact:
United Business Association Group Critical Illness Claims Unit HSR, 4100 Medical Parkway, Carrollton, TX 75007
866-523-3452 toll free, Fax: 972-512-5824

This is not a major medical health or ACA Qualified Health Plan. Coverage is underwritten by Catlin Insurance Company, Inc., Group 3340 Peachtree Rd, NE Suite 2950, Atlanta, GA 30326. Policy Rider Series # AHAG 407

Group Critical Illness Insurance (Windsor) for members in AZ, MO, and TX
Coverage is available to all active members of United Business Association and their eligible spouses between the ages of 18 and 64. We pay a benefit if a Covered Insured is diagnosed as having a Critical Illness for the first time.

We pay this benefit only if the Critical Illness First Occurs after the Effective Date of Coverage for that Covered Insured and while the Covered Insured’s coverage under this Group Policy is in force. We pay a Covered Insured’s Critical Illness Benefit only one time, regardless of the subsequent occurrence of the same or different Critical Illness in that Covered Insured.

It is a lump sum benefit. Once the benefit is paid, coverage for that Covered Insured under the Certificate terminates. Coverage is underwritten by Windsor Life Insurance Company. Claims for benefits shall be administered based on the Master Policy issued to United Business Association. A copy of the certificate is available on request. Only available in AZ, MO, and TX.

Benefits Payable

$2,000 Critical Illness Benefit upon first diagnosis of a Covered Critical Illness in the first 12 months after the Effective Date.

$20,000 Critical Illness Benefit upon first diagnosis of a Covered Critical Illness after the first 12 months from the Effective Date.

Covered Critical Illnesses

Life-Threatening 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 Life-Threatening Cancer. Does not include: 1) premalignant tumors or polyps; 2) cancer in situ; 3) carcinoid of the appendix; 4) Stage 0 transitional carcinoma of urinary bladder; or 5) any skin cancers other than malignant melanomas.

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.

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.

For Claim Assistance, use the contact information in your Member guide.

Note: Always include the Covered and Primary Insured’s Name, current address, and Certificate number when addressing claims. All claims must be notified within 30 days after a covered loss occurs or starts, or as soon as possible.

This is not an individual major medical health plan. The Group Critical Illness Insurance coverage from Windsor Life Insurance Company is only available in AZ, MO, and TX or any other available state not listed in the [Catlin] Group Critical Illness Insurance description.
Group Accidental Death and Dismemberment Insurance

Coverage is available to paid Members after the effective date listed in your welcome letter following the receipt of the Membership application and the payment of the first month's dues by the United Business Association. Coverage is underwritten and administered by Catlin Insurance Company, Inc., 3340 Peachtree Road, NE, Suite 2950, Atlanta, GA 30326.

Benefits

Group Accidental Death & Dismemberment (AD&D) Insurance Maximum Benefits*

- Covered Member ................................................. $5,000
- Eligible Spouse of Covered Member
  (if listed on the Membership Enrollment Application or later added, recorded and acknowledged by the Association) ........................................ $5,000
- Eligible Dependent Children of Covered Member
  (if listed on the Membership Enrollment Application or later added, recorded and acknowledged by the Association) ................... $5,000 per child

Percentage of Maximum Benefit

| Loss of Life                                  | 100% |
| Loss of two or more Hands or Feet            | 100% |
| Loss of Speech and Loss of Hearing (both ears)| 100% |
| Loss of Sight (both eyes)                    | 100% |
| Loss of one Hand or Foot                     | 50%  |
| Loss of Speech                               | 50%  |
| Loss of Hearing (both ears)                  | 50%  |
| Loss of Sight (one eye)                      | 50%  |
| Severance and Reattachment of
  One Hand or Foot                            | 50%  |
| Loss of all the Toes on the Same Foot        | 20%  |
| Loss of all Four Fingers of Same Hand         | 25%  |
| Loss of Thumb and Index Finger (same hand)    | 25%  |

For claims assistance, contact:
United Business Association Accident Claims Unit
HSR, 4100 Medical Parkway, Carrollton, TX 75007
Phone: 1-866-523-3452
Fax: 1-972-512-5824

Policy Form Series AHAG 051 (In LA, AHAG AS050)
(California Certificate of Authority #08666 NAIC #19518)
Policy Rider Series AHAG 407

Available only in the following states: AL, AR, CA, DE, FL, GA, ID, IA, IL, KS, KY, LA, MI, MS, NC, NE, NM, ND, OH, OK, PA, RI, SC, VA, WV, WI, and WY. (Not available in UT)

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.gapplusplan.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.

**Pre-existing conditions are excluded from this coverage. Benefit payment is subject to the definitions, limitations, exclusions and other provisions within the Certificate. For more information and complete details of terms, conditions, limitations, and exclusions of coverage, please refer to the Certificate. Coverage may vary and may not be available in all states. A copy of the Certificate is available from the Association upon request.

Note: Group Accidental Death & Dismemberment Insurance Maximum Benefits PRIOR to 01/01/16 were $1,000.
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.

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

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.

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

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.

MAIL ORDER PRESCRIPTIONS - Good for Maintenance Meds
MailMyPrescriptions.com® is America's first wholesale pharmacy service. You pay the same cost our pharmacy acquires the drug for, making MailMyPrescriptions.com® the most transparent, and lowest priced pharmacy service in America, guaranteed. If you find a lower cash pay price on a generic prescription, we will match it. Our prices may be cheaper than your copay, deductible or out-of-pocket price. Best of all, we do all the work! We will transfer your prescriptions to our pharmacy. You just call and save. Only a valid prescription and major credit, debit FSA, or HSA is required for payment!

Get free price quotes and clinical care by calling 1.800.964.9654

As a member of UBA you get exclusive rewards when you use the MailMyPrescriptions.com® Pharmacy:

FREE SHIPPING
On your first 4-orders

2x Loyalty Points*

Use the Code UBAMEMBERS when ordering by phone or during online checkout to access your exclusive member-only promotions.

*Loyalty Points Program subject to Terms and Conditions found at https://www.mailmyprescriptions.com/loyalty-points.

Disclosures
for MailMyPrescriptions.com® is located on page 18.
UBA Prescription Retail Discount Program

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

Includes ALL Prescription Drugs
Your nationally recognized United Business Association Prescription Discount Plan 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 and friends 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
Visit ubamembers.com to:
• Locate a participating pharmacy
• Get your discounted pharmacy pricing
• Check mail order pricing
• Research your drug and cost effective alternatives

Important Note: The UBA Prescription Retail Discount membership benefit CANNOT be combined or used with MailMyPrescriptions.com membership benefit.

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 | A & P | Bi-Lo |
| Costco | CVS | Duane Reade |
| EPIC | Giant Eagle | HEB |
| HY-Vee | Kmart | Kroger |
| Longs | Marcs | Meijer |
| Osco | Rite Aid | Safeway |
| Sav-on | Supervalu | Target |
| Tops | United | Walgreens |
| Walmart | Wegmans | Winn Dixie |

Pharmacist Help Desk:
1-800-481-0605

RX Member Services:
1-800-974-3454

For more information, please visit:

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

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).

- **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 pre-approved 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.

- **Transportation of 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.

- **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. 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.

(continued on next page)
of a wide variety of travel related situations. Services include but are not limited to information on required documents, immunization requirements, State Department Travel Advisory warnings on travel to certain locations, weather and hazard information about foreign locations, suggested medical exams or treatment before departure and medical care en route.

- **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.

- **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.

- **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 the Participant’s insurance program.

- **Lost Documentation Service.** Should the Participant need help to replace lost or stolen travel documents (i.e., passport, baggage, tickets, credit cards, etc.), the Assistance Provider will advise and assist where possible regarding their replacement.

- **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 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.

- **Emergency Cash Transfer and 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.

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

### 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, and NY.*
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.

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.

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 and sign up today!

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

LensCrafters Vision Club

Your member I.D. card brings you and your eligible family members special rates on the following:

Welcome to the privileges of LensCrafters Vision Club.
• Savings at all LensCrafters locations nationwide.
• 20% discount on all purchases at any LensCrafters.
• Discount may be used by all family members, with unlimited usage!
• Lenses ground to prescription specifications in about one hour.
• More than ten times the frame selection of ordinary optical stores.

• Complete satisfaction guaranteed!

Present your membership card at time of purchase to receive the discount. For a location nearest you, call 1-877-753-6727.

For Service Center call 877-313-1749. Tell the LensCrafters Associate in the store or Service Center that you have a Discount Plan and your I.D. Allowance Code is #9133281.

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 and sign up today!

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

LensCrafters Vision Club

Your member I.D. card brings you and your eligible family members special rates on the following:

Welcome to the privileges of LensCrafters Vision Club.
• Savings at all LensCrafters locations nationwide.
• 20% discount on all purchases at any LensCrafters.
• Discount may be used by all family members, with unlimited usage!
• Lenses ground to prescription specifications in about one hour.
• More than ten times the frame selection of ordinary optical stores.

• Complete satisfaction guaranteed!

Present your membership card at time of purchase to receive the discount. For a location nearest you, call 1-877-753-6727.

For Service Center call 877-313-1749. Tell the LensCrafters Associate in the store or Service Center that you have a Discount Plan and your I.D. Allowance Code is #9133281.
**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.

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**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.

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**MeMD™ Healthcare Virtually Anywhere**

Say goodbye to the days of struggling to get a last minute doctor’s appointment—or sitting in a waiting room for hours with a bunch of other sick people waiting to see a physician. MeMD makes it easy to feel better faster!

Connect with a Board-Certified, U.S.-licensed medical provider online or by phone for common ailments like:

- Allergies
- Medication Refills
- Urinary Tract Infections
- Bronchitis
- Pink Eye
- And More!
- Flu
- Sinus Symptoms

MeMD is available 24 / 7 / 365.

Receive treatment when it's convenient for you from the comfort of your home, office or even while traveling! When you request a MeMD visit, you will be connected with a medical provider who will review your medical history, listen to your concerns, and even write a prescription* when appropriate.

**3 Free Visits Per Family Per Year**

$35 copay for all subsequent visits.

To learn more about us, visit us online at: [www.MeMD.me](http://www.MeMD.me)

**Experiencing a health issue?**

Contact MeMD today at 1-855-MEMD-NOW (1-855-636-3669).

Access the MeMD online portal:

[http://www.memd.me/group/uba](http://www.memd.me/group/uba)

*MeMD provides telephonic and online consultations with doctors, physician assistants and nurse practitioners who can write electronic prescriptions when medically necessary and permitted by state law. 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. MeMD is available 24/7 nationwide, subject to state regulations. When medically necessary, MeMD providers 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.

+Plan includes 3 free visits per family per year and a $35 copy for all subsequent visits.

NOTE: MeMD begins for members on 1/1/16. Please use CallMD at 1-800-985-7690 until 1/1/16.
Free Vitamins
A strong immune system helps fight many of the illnesses that occur, and can delay the aging process. Study after study shows that proper supplementation with nutrients, vitamins, and herbal remedies can help prevent many “inevitable” ailments.

UBA 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. These one-a-day formulas are complete from A-Z. The multi-vitamins your family will receive are one of the leading brands sold by health care professionals.

To order your free vitamins, call 1-866-438-4274 or go to our website and order online: www.gapplusplan.com/formscomm.html.

24-Hour Emergency Roadside Assistance
Association Members can gain peace of mind on the road by registering for Emergency Roadside Assistance. Once registered, you will receive emergency roadside assistance membership materials including membership cards that will enable you and your family to get assistance from a participating service provider whenever car troubles arise.

You will be covered for the first $50 per occurrence for each covered emergency expense, including towing, flat tire assistance, battery service and lock-out service.

You are responsible for paying providers directly for any charges over $50 per occurrence and for any non-covered expenses. Payment is required at the time services are rendered.

To be eligible for coverage, you must register in advance of using the service and receive your roadside assistance membership cards. Only one service call for the same cause will be covered during any seven-day period.

To register, simply call Member Services at 1-866-215-1376. Road America Motor Club* will send you a membership kit detailing the services of the program.

Graduate College 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.

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 and 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 and 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.

To download the UBA Graduate College Scholarship form, go to www.gapplusplan.com and select the “Members” link.

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.

For first-time applicants, you will also 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.

Email, Fax, or Mail your application and all supporting documents to:
Email: www.gapplusplan.com/formscomm.html
Fax: 636-530-7777 (Attn: United Business Association Scholarship Committee)
Mail: United Business Association Scholarship Committee
16476 Wild Horse Creek Road, Chesterfield, MO 63017

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

The United Business Association Pet Prescription Plan 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 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 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.

Web Tools

Visit ubamembers.com to:

- Locate a participating pharmacy
- Get your discounted retail pharmacy pricing
- Check pricing on pet specific medications
- Research your drug and 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 | A & P | Bi-Lo
Costco | CVS | Duane Reade
EPIC | Giant Eagle | HEB
HY-Vee | Kmart | Kroger
Longs | Marc's | Meijer
Osco | Rite Aid | Safeway
Sav-on | Supervalu | Target
Tops | United | Walgreens
Walmart | Wegmans | Winn Dixie

Pharmacist Help Desk:
1-800-481-0605

RX Member Services:
1-800-866-0514

For more information, please visit:

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

Through a special arrangement with eGroupManager, you have preferred customer access to HopTheShops.com, a premium online shopping mall.

HopTheShops.com includes more than 150 stores. Find high quality items at low prices for the best deals in America. Each vendor in the mall has been scrutinized carefully. HopTheShops.com offers the best value on quality items coupled with excellent customer service. Here’s a list of categories:

- Sporting Goods
- Travel
- Pet Supplies
- Automobiles
- Art
- Cards & Gifts
- Learning Tools/Education
- Fashion
- Wine, Liquor & Cigars
- Home & Garden
- Health & Beauty Products
- Books
- Savings & Coupons
- Office Equipment & Services
- Toys
- Computers & Electronics
- Music & Entertainment
- Food

Whether you are looking for a laptop or a new car, you can comparison shop and actually view the items before buying. All of the vendors offer secure sites, prompt delivery service, and full customer satisfaction guarantees.

**Preferred Member Program**

By signing up with HopTheShops.com, you will receive access to special features that are for members only. HopTheShops.com will provide you with a “Members Only” newsletter, as well as special offers and discounts from their vendors (beyond the discounts already offered).

**Why Are Prices Lower On The Internet?**

Internet merchants do not have the costs of maintaining a brick and mortar storefront. They also sell in large volume. This large volume, coupled with the lower overhead, results in savings for you.

**How To Access HopTheShops.com**

2. If you have previously registered at eGroupmanager, enter your e-mail address and password in the “Cyber Mall Log-in” section.
3. If this is your first visit, click on “Register” in the “Become a Mall Member” section. Please fill in all of the information fields to open your account. You may also use this same e-mail address and password to access your association services and information at [www.egroupmanager.com](http://www.egroupmanager.com).
4. If you have questions, contact HopTheShops.com by phone at 1-800-992-8044 or by e-mail at [support@hoptheshops.com](mailto:support@hoptheshops.com). Or you may contact them by fax at (636) 530-7777 and by mail at HopTheShops.com, 16476 Wild Horse Creek Road, Chesterfield, MO 63017.

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**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**

1. Price Your Car—See the upfront price and compare it to what others paid. True Car pre-arranged pricing with their network of Certified Dealers to give you a hassle-free buying experience, at home and at the dealer.
2. 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.
3. 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](https://myassociationmembership.truecar.com) today to start shopping for your new car.
TravelerBonus.com
TravelerBonus is a travel club tailored for our members to offer both the regular savings you would find using familiar online search engines but with the added bonus of a rebate once you’ve finished your vacation.

1. To access this discount, go to www.travelerbonus.com and use the password NAC (case sensitive) for member login.
2. Once you log in, you’ll receive a pop up that includes a schedule of rebates, a rebate coupon to print and return, and a list of rules for utilizing the program. Continue to use the page to book your trip.
3. Simply return the completed rebate coupon once you’ve finished your stay.

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. If you do not have Internet access, call member services at 1-800-992-8044

Car Rental Discounts
Take advantage of affordable auto rental rates from Avis®, Budget® and Dollar® Rent A Car.

Using this Service is Easy!
1. Call any participating car rental company to arrange for a car rental. 24-hour advance reservations are required. Have your credit card number available for payment when you place your reservation.
2. Give the representative the Member ID number listed below.
3. You will be quoted a special, member discount rate. Rates are based on the type of car you want and the area where you rent. Discounts apply to weekly, daily, promotional and holiday rates, as well as some weekend rates.
4. Show your Association Member ID card when you pick up your car.

Toll-Free Reservations
Avis®: 1-800-239-6536 - ID# B381920
Budget®: 1-866-928-3438 - ID# X736134
Dollar® Rent A Car: 1-800-800-4000 - ID# CT5253

Note: Some blackout dates and restrictions may apply. 24-hour advance reservations are required.
Discounts at National Theme Parks

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: gapplusplan.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.

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

It’s that easy! For additional discounts on your theme park tickets, visit 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.

Print off the Theme Park Form on page 19.

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.

Whether for Get Well, New Baby, Just Because or Bereavement, 1800flowers.com has the right gift for the right occasion.

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 or www.1800baskets.com and enter code NAC4U at checkout.

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.
Hewlett-Packard Computer and 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.

Discount levels vary based on product—generally from 3%-10% off. Monthly promotions are available such as free shipping on discounted printing supplies, rebates and other value-added member benefits.

To order, call HP at 1-888-860-9572 and mention code BAE1 for your discount, or visit: http://myassociationmembership.com/hp.

ADP Payroll Processing

Give your business the ADP advantage today!
- 25% discount on processing costs (minimum 25% off for new customers, and up to 25% off for existing customers)*
- FREE month of payroll processing services
- Waived one-time setup fee

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

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, and 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, and 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 and intuitive, ADP's powerful Web-based payroll application for small businesses makes it simple to run your payroll anywhere, anytime, and from any Internet connection.

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

To get started, visit http://myassociationmembership.com/ADP.

Office Depot Office Supplies and Furniture

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.

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

To shop online or print off a FREE Store Purchasing Card: http://www.officediscounts.org/uba.html

UPS Express Delivery Services

Improved program for 2009—featuring lower rates! Member discounts on UPS delivery services include:

- 14%-28% off Next Day Air®/Next Day Air® Saver Letter/Package and Worldwide ExpressSM Export/Worldwide SaverSM Export Letter/Document/Package
- 10%-21% off UPS 2nd Day Air® A.M. and 2nd Day Air® Letter/Package, 3 Day SelectSM (package) and UPS Worldwide Expedited (document/package)
- 1%-5% off UPS Standard to Canada
- 10% off UPS International Import including UPS Worldwide ExpressSM/SaverSM/ExpeditedSM/Standard to Canada

To sign up, call UPS at 1-800-325-7000 and ask to be linked to the Business Advantage Association discount program. Or you may sign up online by visiting www.savewithups.com/ba.
This is not insurance

MailMyPrescriptions.com®

Disclosures:
MailMyPrescriptions.com® is America’s first wholesale pharmacy service. We operate a 24,000 sq. ft. full-service pharmacy that is licensed and regulated by the Florida Board of Pharmacy, Drug Enforcement Agency, and other State Boards of Pharmacy. We are also a LegitScript verified as a safe pharmacy website. We own and operate MailMyPrescriptions.Pharmacy which is approved by the National Association of Boards of Pharmacy (NABP). All pricing is available online and guaranteed. Pricing is subject to change. The Program is NOT an insurance plan, a discount medical plan (“DMPO”), a Medicare / Medicaid prescription drug plan or a health insurance policy. The Program does NOT accept any type of insurance. The Program currently does NOT allow for auto-fill prescriptions. You shall be solely responsible for any and all applicable charges and taxes related to purchases made by you through the Program. You understand and agree that the Program is NOT a health insurance plan and is NOT intended as a substitute for insurance. This Program is subject to the Terms of Service set forth at https://www.mailmyprescriptions.com/terms-of-services. Please review the HIPAA Notice (https://www.mailmyprescriptions.com/hipaa-notice) and Privacy Notice (https://www.mailmyprescriptions.com/privacy-policy).
Theme Park Discounts

$10 Reward Form
Complete the form below along with the paid receipt for price of admission and return to:

Coverdell & Company
Reward Processing
8770 W Bryn Mawr, Suite 1000
Chicago, IL 60631

Name: _______________________________________________
(First & Last Name)

Membership ID: ________________________________
(Located on your Membership ID)

Address: ______________________________________________
(Street, City, State, Zip Code)

Signature: __________________________________________

Date: __________________________________________

OFFER EXPIRES: 12/31/2020
Must be an active member at the time of redemption
The Reward discount is administered by Coverdell and is not directly affiliated with any U.S. Theme Park
**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 Gap CI 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 - 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 an 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:

http://www.gapplusplan.com/ubalabs.html

This plan is provided to you at no cost and you may cancel at any time.

This is not insurance
Terms, Conditions for United Business Association

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 thirty (30) days notice. Notice may be by mail or by last known email address.

Member Mailing List Permissions:
As part of my terms and conditions of purchasing this membership plan, 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 plan 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: Healthy America 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 cancelled. 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 or Credit Card (MasterCard or Visa). Subsequent dues will be drafted each month unless UBA is informed of your decision to cancel your membership.

Note: For any new membership plans purchased on or after 2/4/16 with monthly credit card drafts, there will be a $2.50 per month, non-refundable administration fee. This fee will not be imposed on monthly bank draft membership plans.

Refund Policy:
If you are not completely satisfied with your UBA Gap Plan, please call Member Relations at 866-438-4274. 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 Gap benefits and services.

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.

Agreement and 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.

Disclosures for United Business Association

This plan is not an individual major medical or an Affordable Care Act qualified health plan. 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 range of discounts 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 Gap CI Plan, you are enrolling in the United Business Association (UBA).