



Member Driven Value.

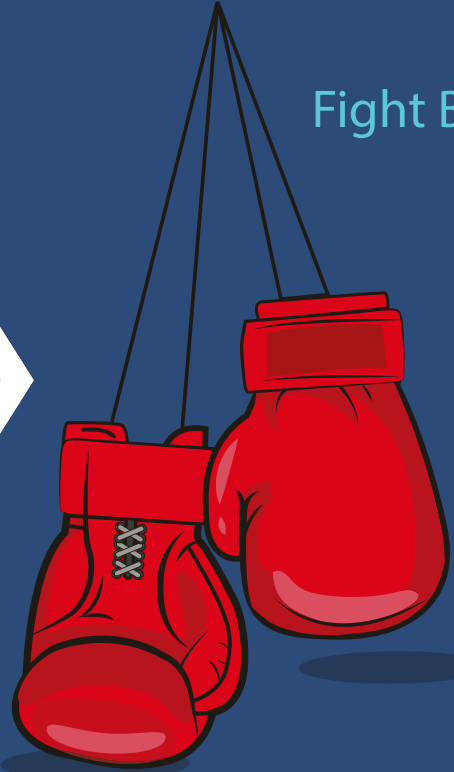
1ST DIAGNOSIS COVERAGE:

LIFE-THREATENING CANCER

HEART-ATTACK

STROKE

Fight Back.



Gap CI	Plan Costs
Individual	\$40
Family	\$80





GET INSURED FOR A CRITICAL ILLNESS

GROUP CRITICAL ILLNESS INSURANCE⁺

MAXIMUM BENEFITS AFTER THE FIRST 12 MONTHS FROM EFFECTIVE DATE⁺

Member Principal Sum	\$25,000.00
Spouse Principal Sum*	\$25,000.00
If 1st Diagnosis Occurs <u>in the First 12 months</u> from Effective Date	\$2,500.00

*Spouse is eligible if listed on the Membership Enrollment Application or later added, recorded, and acknowledged by the Association and meet the age requirements listed in the Policy Certificate. Coverage is available to all active Members of UBA and their eligible spouses **between the ages of 18 and 64.**

Did You Know?

Every year, about 735,000 Americans have a heart-attack.
Of these 525,000 are a first heart-attack.²

⁺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 Critical Illness benefit only one time, regardless of the subsequent occurrence of the same or different covered Critical Illness for that Covered Person. **It is a lump sum benefit.** Once the benefit is paid, coverage for that Covered Person under the Master Policy terminates. Claims for benefits shall be administered based on the Policy Certificate. **To be considered first diagnosis of a covered critical illness, it must meet the full definition listed in your Policy Certificate.** Please view the Policy Certificate to view full definitions, limitations, exclusions and terms of the Policy Certificate.

Stats taken from: <http://www.cdc.gov> | Stroke Facts & Heart Disease Facts & Statistics

²Mozaffarian D, Benjamin EJ Go AS, et al. Heart Disease and Stroke Statistics - 2015 updated: a report from the American Heart Association. *Circulation* 2015;131:e29-322


Did You Know?

Every year, about 795,000 Americans have a stroke. Of these 610,000 are a first or new stroke.³







Someone in the U.S. has a stroke every 40 seconds.³



SPOT A STROKE
LEARN THE WARNING SIGNS AND ACT FAST



B E F A S T

					
BALANCE LOSS OF BALANCE, HEADACHE OR DIZZINESS	EYES BLURRED VISION	FACE ONE SIDE OF THE FACE IS DROOPING	ARMS ARM OR LEG WEAKNESS	SPEECH SPEECH DIFFICULTY	TIME TIME TO CALL FOR AMBULANCE IMMEDIATELY

CALL 911 IMMEDIATELY

Group Critical Illness Insurance

FACTS

- ✓ Group Critical Illness Insurance is provided & underwritten by Windsor Life Insurance Company.[^]
- ✓ **Benefits End:**
When the Covered Person reaches age 65.

Stats taken from: <http://www.cdc.gov> | Stroke Facts & Heart Disease Facts & Statistics

³ Mozaffarian D. Benjamin EJ Go AS Arnett DK Blaha MJ Cushman M et al., on behalf of the American Heart Association Statistics Committee and Stroke Statistics Sub Committee. Heart Disease and Stroke Statistics-2016 update: a report from the American Heart Association. Circulation 2016;133(4):e38-360.

[^]Windsor Life Insurance Company is re-insured by Optimum Re.



COVERED CRITICAL ILLNESS DEFINITIONS

FIRST DIAGNOSIS



LIFE-THREATENING
CANCER

FIRST DIAGNOSIS



HEART-ATTACK

FIRST DIAGNOSIS



STROKE

Did You Know?

It is estimated there will be 1,688,780 new cancer cases in 2017.¹



Stats from: ¹Cancer Facts and Figures 2017 by the American Cancer Society downloaded at <https://www.cancer.org>

Gap CI Plan is available in the following states:

AL, AR, AZ, CA, DC, DE, FL, GA, ID, IL, IA, IN, KS, KY, LA, MI, MO, MS, NC, ND, NE, NJ, NM, OH, OK, PA, RI, SC, TN, TX, VA, WV, WI & WY

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 :

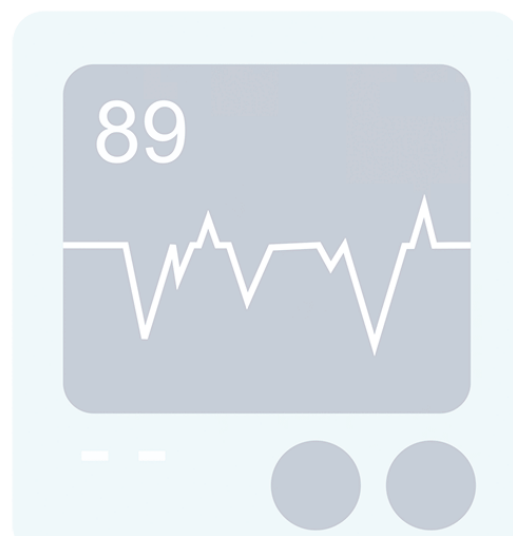
- 1) premalignant tumors or polyps;
- 2) cancer in situ;
- 3) carcinoid of the appendix;
- 4) Stage 0 transitional carcinoma of urinary bladder; or 5) any skin cancers other than malignant melanomas.



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.

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.

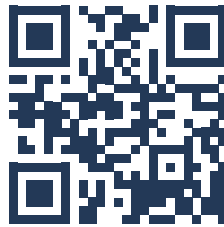


IMPORTANT INFORMATION TO KNOW

Coverage is available to all active members of the United Business Association and their eligible spouses between the ages of 18-64. 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.

Coverage is provided by and underwritten by **Windsor Life Insurance Company**.

SCAN CODE BELOW TO VIEW & PRINT
CRITICAL ILLNESS OR AD&D CLAIM FORM



Claim forms are also available at:
<http://www.gapplusplan.com/claimforms.html>

FOR CLAIMS ASSISTANCE, CONTACT

United Business Association Claims Unit

Windsor Life Insurance Company

1345 River Bend Drive Suite 100

Dallas, TX 75247

Phone: 1.877.368.3927

Fax: 1.214.528.2777

Claims for benefits shall be administered based on the Policy Certificate. A copy of the Policy Certificate is available upon request. Benefits are subject to the definitions, limitations, exclusions and other provisions within the Policy Certificate. For more information and complete details of the terms, conditions, limitations, definitions of covered critical illnesses and exclusions of coverage, please refer to the Policy Certificate. Note: Always include the Covered and Primary Insured's Name, current address, and Certificate Number (which is your social) when addressing claims. All claims must be notified within 30 days after a covered loss occurs or starts, or as soon as possible.

DISCLAIMERS

If insurance is included in any Gap Plan, it is not basic health insurance or major medical coverage and does not qualify as minimum essential coverage under the Affordable Care Act. You must be a member of United Business Association to access and enroll in any Gap Plan that provides an insured benefit. Various insurance companies, as described, have issued group limited benefit insurance policies to the United Business Association as the group master policyholder. You must purchase UBA Membership in order to purchase this additional plan.



SCAN CODE BELOW TO VIEW STATE SPECIFIC
CERTIFICATES FOR GAP CI PLAN
INCLUDING EXCLUSIONS



or go to link: gapplusplan.com/cicerts.html



UBA REFUND / CANCELLATION POLICY

If you are not completely satisfied with your UBA Gap Plan, please call your Personal Member Concierge 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.

Note: This membership is separate from any other insurance or supplemental plan you have purchased. Please contact your agent for any plans other than the UBA Gap Membership Plan. If you are canceling, please make sure to cancel using our cancellation phone number at 866.438.4274 or our cancellation form located at <http://www.gapplusplan.com/billing.html>. **Please do not cancel through your agent.** Cancel directly with GAP to make sure your cancellation request is handled promptly and correctly.

WE PROUDLY SUPPORT



follow us



**YOUR PERSONAL
MEMBER CONCIERGE**

866-438-4274

- Order Vitamins
- Get Help with Plan Benefits
- Claim Forms
and more...



SIGN UP

Contact Your Agent Today!



Gap CI

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