

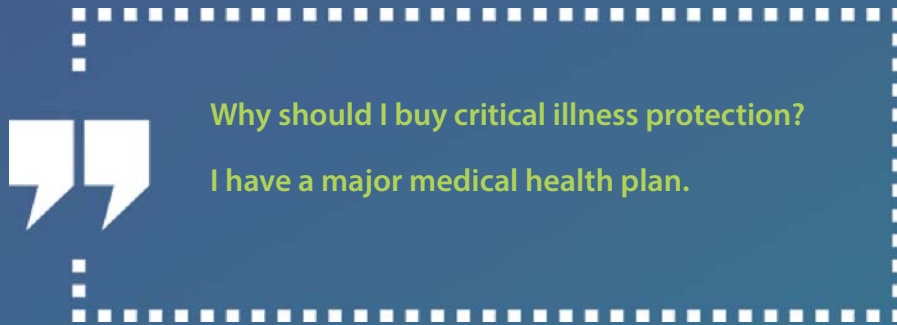


Gap CI	Plan Costs
Individual	\$40
Individual+1	\$60
Family	\$80

Why Gap CI PlanSM

Be prepared for the future.

Fight back against out-of-pocket expenses.



While comprehensive major medical health insurance plans cover most expenses for critical illness, you could still be out-of-pocket for medical expenses due to health plan deductibles, coinsurance maximums and out-of-network costs if you choose to go to a doctor or provider not in your network. Critical illness insurance helps to offset some of those out-of-pocket costs.

Group Critical Illness Insurance helps with out-of-pocket costs due to the first diagnosis of life-threatening cancer, heart-attack or stroke.¹

The Gap CI PlanSM is a great fit for those reaching middle age, people with a family history of cancer, heart attack or stroke, or those that just want that extra layer of protection for some of their out-of-pocket costs due to being diagnosed with a Critical Illness. Gap CI PlanSM is designed to supplement your comprehensive health insurance plan for additional protection.

THIS IS A LIMITED POLICY. THIS IS NOT COMPREHENSIVE MAJOR MEDICAL INSURANCE.
THIS IS A CRITICAL ILLNESS ONLY POLICY.

¹ Group Critical Illness Insurance is provided by and underwritten by Windsor Life Insurance Company. Covered Critical Illnesses are subject to the definitions, limitations and exclusions of the Policy Certificate. Benefit for Group Critical Illness Insurance ends at 65. Benefits are paid at 10% of the Benefit Maximum if first diagnosis is in the first year from the effective date.

WHO WE ARE

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 not otherwise available on an individual basis. With group insurance programs, shared business knowledge, business and lifestyle benefits and services and opportunities to network, We are Better Togethersm. Your membership in the United Business Association allows you to access and enroll in any additional Gap Plan that provides an insured benefit. Various insurance companies have issued group limited benefit insurance policies to the United Business Association as the group master policyholder. Product features, additional plans and availability may vary by state.

Inside Gap CI Plan Member Guide:

pgs: 4-7

Group Critical Illness Insurance

Lump sum benefit payment for first diagnosis of a Covered Critical Illness: Life-threatening Cancer, Heart-attack or Stroke.²

pgs: 8-11

Claims Information & Other Important Membership Details

Find out how to file a claim (pg 8) and learn about other important membership details like refund / cancellation policy for UBA (pgs 9-11).

² Group Critical Illness Insurance is provided by and underwritten by Windsor Life Insurance Company. Covered Critical Illnesses are subject to the definitions, limitations and exclusions of the Policy Certificate. Benefit for Group Critical Illness Insurance ends at 65. Benefits are paid at 10% of the Benefit Maximum if first diagnosis is in the first year from the effective date.

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 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.³

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.⁴

³This is a brief description of Group Critical Illness coverage is provided and underwritten by Windsor Life Insurance Company. Covered Critical Illnesses are subject to the definitions, limitations and exclusions of the Policy Certificate. Benefit for Group Critical Illness Insurance ends at 65. Benefits are paid at 10% of the Benefit Maximum if first diagnosis is in the first year from the effective date.

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

⁴Mozaffarian 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.⁵







Someone in the U.S. has a stroke every 40 seconds.⁵



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.⁶
- ✓ **Benefits End:**
When the Covered Person reaches age 65.

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

⁵ 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.

⁶Windsor 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 2017.⁷



*Stats from: ⁷Cancer Facts and Figures 2017 by the American Cancer Society
downloaded at <https://www.cancer.org>*

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.⁸

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.

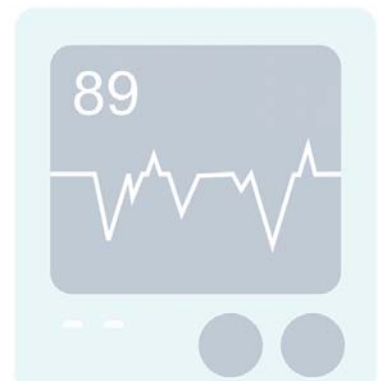


Stroke: An acute cerebrovascular accident producing neurological impairment and resulting in paralysis or other measurable objective neurological deficit persisting for at least thirty (30) days.

This definition of Stroke shall specifically exclude transient ischemic attack (mini-stroke), head injury, chronic cerebrovascular insufficiency and reversible ischemic neurological deficits.⁸

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.⁸

⁸This is a brief description of Group Critical Illness coverage is provided and underwritten by Windsor Life Insurance Company. Covered Critical Illnesses are subject to the definitions, limitations and exclusions of the Policy Certificate. Benefit for Group Critical Illness Insurance ends at 65. Benefits are paid at 10% of the Benefit Maximum if first diagnosis is in the first year from the effective date.





How to File a Critical Illness Claim?



or go to link:
gapplusplan.com/criticalillnessclaimform18.pdf

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

**SCAN CODE (ABOVE)
TO DOWNLOAD
CRITICAL ILLNESS
CLAIM FORM**

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.

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



or go to link: gapplusplan.com/gapci18certs.html

Gap CI PlanSM is available in
the following states:

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



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.

Your UBA Membership

In order to purchase the Gap CI PlanSM, you must be a member of the United Business Association. Below are some highlights of your UBA Membership Benefits.⁺ You can view the Member Guide for UBA Membership at: [The link located in your membership guide.](#)

You can also download a quick reference chart that has all the codes needed to access your membership benefits. Download it to your phone, print a copy or save it to your computer.

Download UBA Membership Reference Sheet at: [the link located in your membership guide.](#)



Add Even More Value to your Membership with These Additional Gap Plans



STM



GAP DENTAL



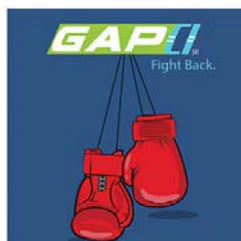
GAP VISION



GAP ER



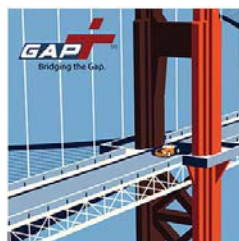
GAP AME



GAP CI



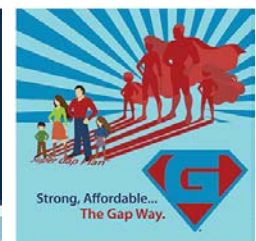
GAP HCI



GAP PLUS



GAP MAX



SUPER GAP

Learn More About Your UBA Benefits & Services

Questions? Call Your Personal Member Concierge at 866.438.4274



Great to Help Keep You Healthy

FREE One-A-Day Multi-Vitamins

FREE Shipping

Same Formulas as you find on Shelves at Supermarkets

One-A-Day Formulas are Complete from A-Z

Order them quickly & simply online

(Use the link located in your guide)

DON'T FORGET TO REVIEW & USE YOUR UBA MEMBERSHIP BENEFITS

MEMBERSHIP BENEFIT & SERVICES HIGHLIGHTS

- Free Vitamins
- MailMyPrescriptions.com®
- Retail Prescription Discount Card
- MeMD™ - Telemedicine 24/7*
- Pet RX Prescription Discount Card
- 24-Hr Nurse Helpline
- Lab Discounts
- Discount Hearing Service
- Gateway Medicaid
- Health Savings Account - HSA Bank®
- Travel Assistance Plan
- LensCrafters Vision Club
- GymAmerica.com
- 24-Hr Roadside Assistance
- TrueCar Buying Network
- Graduate Scholarship Program
- HopTheShops.com
- LegalConnect®
- TravelerBonus.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



Great for Maintenance Medications

Wholesale Pharmacy Service

Pay ONLY WHOLESALE Cost of Your Prescriptions

No Insurance Required

Unlimited Usage

Pricing is Guaranteed

Use code **IN GUIDE** when ordering by phone or during online checkout to access your exclusive members-only promotions.



MeMD
healthcare virtually anywhere

Great for When You Get Sick

Connect with a Medical Provider

Unlimited Free Visits For Members[^]

Consultations for Common Ailments

Available 24/7, 365 days a year

No More Long Waits Sitting in a Doctor's Office

Visit **the link in your membership guide**

to access your unlimited visits

[^]Visits are paid by UBA.

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
SampleGuide_v04.18[936]