



Member Driven Value.

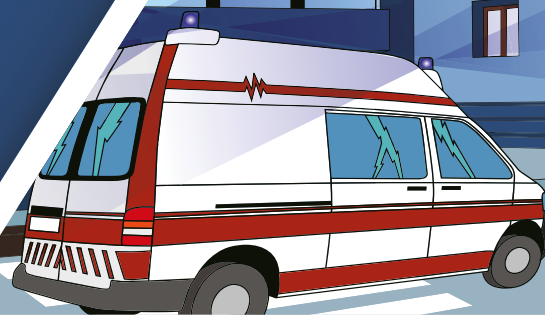
GET TREATMENT AT THESE ER'S

FREE-STANDING EMERGENCY ROOM

IN-HOSPITAL EMERGENCY ROOM

URGENT CARE CENTER

For The Unexpected...



Gap ER	Plan Costs
Individual	\$20
Family	\$40





## EMERGENCY TREATMENT BENEFIT<sup>+</sup>

### MAXIMUM BENEFITS<sup>+</sup>

Member Principal Sum	<b>\$1,000.00</b> per visit
Spouse Principal Sum*	<b>\$1,000.00</b> per visit
Dependent Child(ren) Principal Sum*	<b>\$1,000.00</b> per visit

*\*Spouse and Dependents are 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.*

## Did You Know?

# 1 IN 5 AMERICANS REPORT VISITING AN EMERGENCY ROOM AT LEAST ONCE IN THE PAST YEAR?<sup>2</sup>

<sup>+</sup>We will pay the benefit shown above if a Covered Person requires Emergency Room Treatment by a Physician in a Hospital Emergency Room subject to the Maximum Number of Visits listed above and in the schedule of benefits. Any benefits payable under these Additional Accident Benefits shown above are paid in addition to any other Accidental Death & Dismemberment benefits payable. Emergency Treatment Benefit Rider is provided by and underwritten by Catlin Insurance Company, Inc. The intent of Emergency Room Treatment Facility will also include free standing Emergency Rooms as well as Urgent Care Centers.

<sup>2</sup><http://www.cdc.gov/media/releases/2013/p0530-emergency-room.html>



Gap ER Plan<sup>sm</sup> is the first product introduced to address this changing health care environment.

### The Healthcare World is Changing

- ✓ More difficult to obtain a timely Dr Office Visit.<sup>1</sup>
- ✓ Urgent Care Centers & Free-Standing ERs are popping up on every street corner. (They are the fastest growing medical facilities being built)<sup>2</sup>
- ✓ Majority of health plans make Urgent Care & ER Visits subject to the deductible or copays.

**MAXIMUM NUMBER  
OF VISITS PER YEAR**

**5**

<sup>1</sup><https://www.forbes.com/sites/brucejapsen/2014/01/29/doctor-wait-times-rise-as-obamacare-rolls-out/#15fcd8d05a2>. The Fiscal Times:<http://www.thefiscaltimes.com/2017/03/21/Need-See-New-Doctor-Get-Ready-Record-Wait>. Merritt Hawkins 2014 Survey of Physician Appointment Wait Times & Medicaid / Medicare Acceptance rates: <https://www.merrithawkins.com/uploadedFiles/MerrittHawkings/Surveys/mha2014waitsurvPDF.pdf>. <sup>2</sup><https://www.usatoday.com/story/money/business/2013/07/11/stand-alone-emergency-rooms-popping-up/2510779/>. Future of Urgent Care: <http://aaucm.org/about/future/default.aspx>.



## GROUP ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

### MAXIMUM BENEFITS<sup>+</sup>

Member Principal Sum	<b>\$1,000.00</b>
Spouse Principal Sum*	<b>\$1,000.00</b>
Dependent Child(ren) Principal Sum*	<b>\$1,000.00</b>

*\*Spouse and Dependents are 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.*



# Did You Know?

The economic impact of fatal and non-fatal injuries amounted to \$886.4 billion in 2015. This is equivalent to about \$2,800 per capita or about \$7,100 per household.<sup>1</sup>



## 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%

\*Group Accidental Death & Dismemberment Insurance and Emergency Treatment Benefit is underwritten by Catlin Insurance Company, Inc.



Stats Taken From:

<sup>1</sup>National Safety Council. (2017). Injury Facts®. 2017 Edition. Itasca, IL: Author. Library of Congress Catalog Card Number: 99-74142. Statistics taken from Page 2. <http://www.ncs.org/injuryfacts>

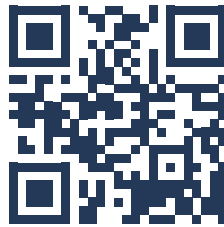
## IMPORTANT INFORMATION TO KNOW

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 provided by and underwritten by **Catlin Insurance Company, Inc., 3340 Peachtree Rd, NE Suite 2950, Atlanta, GA 30326**. XL Catlin is the global brand used by XL Group Ltd's insurance subsidiaries, including Catlin Insurance Company, Inc.

Any Covered Loss must occur within 365 days of the Covered Accident.

SCAN CODE BELOW TO VIEW & PRINT  
ER CLAIM FORM



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

## FOR CLAIMS ASSISTANCE, CONTACT

### United Business Association Claims Unit

HSR, 4100 Medical Parkway, Carrollton, TX 75007

Phone: 1.866.523.3452

Fax: 1.972.512.5824

*Benefit payment is subject to the terms, conditions, 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 and Emergency Treatment Rider. Coverage may vary and may not be available in all states. A copy of the Certificate and Emergency Treatment Benefit Rider are available from the Association upon request.*

## 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. The intent of Emergency Room Treatment Facility will also include free standing Emergency Rooms as well as Urgent Care Centers. You must purchase UBA Membership in order to purchase this additional plan.



SCAN CODE BELOW TO VIEW STATE SPECIFIC  
CERTIFICATES & EMERGENCY TREATMENT RIDER  
INCLUDING EXCLUSIONS



or go to link: [gapplusplan.com/ercerts.html](http://gapplusplan.com/ercerts.html)

Gap ER Plan 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, ND, NE, NJ, NM, 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.

WE PROUDLY SUPPORT



follow us



**YOUR PERSONAL  
MEMBER CONCIERGE**

**866-438-4274**

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



[UBAMEMBERS.COM](http://UBAMEMBERS.COM)

**SIGN UP**

**Contact Your Agent Today!**



Gap ER

SampleGuide\_v09.17 [Ed\_09.07.17]

