

# GAP MAX<sup>SM</sup>

Member Driven Value.

GROUP CRITICAL ILLNESS

GROUP ACCIDENT MEDICAL EXPENSE

EMERGENCY TREATMENT BENEFIT

GROUP AD&D

Max Your Benefits.



Gap Max	Plan Costs
Individual	\$50
Family	\$100



# GET INSURED FOR A CRITICAL ILLNESS EMERGENCIES OR AN ACCIDENT

## GROUP CRITICAL ILLNESS INSURANCE<sup>+</sup>

MAXIMUM BENEFITS AFTER THE FIRST 12 MONTHS FROM EFFECTIVE DATE<sup>+</sup>

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.**<sup>2</sup>

*<sup>+</sup>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

<sup>2</sup>Mozaffarian 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.<sup>3</sup>







Someone in the U.S. has a stroke every 40 seconds.<sup>3</sup>




**SPOT A STROKE**  
LEARN THE WARNING SIGNS AND ACT FAST



**B E F A S T**

					
<b>BALANCE</b> LOSS OF BALANCE, HEADACHE OR DIZZINESS	<b>EYES</b> BLURRED VISION	<b>FACE</b> ONE SIDE OF THE FACE IS DROOPING	<b>ARMS</b> ARM OR LEG WEAKNESS	<b>SPEECH</b> SPEECH DIFFICULTY	<b>TIME</b> 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.<sup>^</sup>
- ✓ **Benefits End:**  
When the Covered Person reaches age 65.

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

<sup>3</sup> 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.

<sup>^</sup>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.<sup>1</sup>



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

**Gap Max 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 :

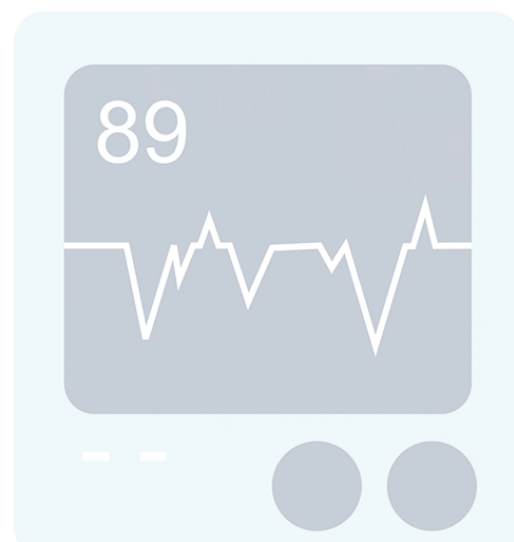
- 1) premalignant tumors or polyps;
- 2) cancer in situ;
- 3) carcinoid of the appendix;
- 4) Stage 0 transitional carcinoma of urinary bladder; or 5) any skin cancers other than malignant melanomas.



**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.





# Did You Know?

Non-Fatal Injuries affect millions of Americans. In 2015, **40.6 million people - about 1 in 8** -sought medical attention.<sup>4</sup>

## GROUP ACCIDENT MEDICAL EXPENSE INSURANCE

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

Member Principal Sum	<b>\$10,000.00</b>
Spouse Principal Sum*	<b>\$10,000.00</b>
Dependent Child(ren) Principal Sum*	<b>\$10,000.00</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. The Group Accident Medical Expense Insurance Maximum Benefit ends at age 70 for the Eligible Covered Spouse.*

## Deductible per Covered Accident Per Covered Member **\$100**

Any Covered Loss must occur within 365 days of the Covered Accident. Please refer to the Certificate and Accident Medical Expense Benefit Rider for maximum age of dependents. Note: **The first treatment of service must occur within 90 days of the Covered Accident and all subsequent treatments must be incurred within 52 weeks of the Covered Accident.** For full definitions, limitations, exclusions and terms please refer to the Certificate and Accident Medical Benefit Rider. Pre-Existing Conditions are excluded from this coverage. Benefit payment is subject to the definitions, limitations, exclusions and other provisions within the Certificate. Coverage may vary and may not be available in all states. A copy of the Certificate and Accident Medical Benefit Rider are available from the Association upon request.



# FOR ACCIDENT CLAIMS ASSISTANCE, CONTACT

Group Accident Medical Expenses Insurance 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

United Business Association Claims Unit  
HSR

4100 Medical Parkway

Carrollton, TX 75007

Phone: 1.866.523.3452

Fax: 1.972.512.5824



## *Did You Know?*

**1 in 15 people in the U.S. experienced an unintentional injury in the home in 2015 serious enough to consult with a medical professional.<sup>4</sup>**

<sup>4</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 and 144. <http://www.ncs.org/injuryfacts>

For Group Critical Illness Insurance & Group AME & Group AD&D Insurance underwritten by Catlin Insurance Company:  
Policy Form Series AHAG 051 (In LA, AHAG AS050) | Rider Form Series AHAG 407 | (California Certificate of Authority #08666 NAIC #19518)

# FOR EMERGENCY TREATMENT 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 & other provisions within the Certificate. For more information & complete details of terms, conditions, limitations, & exclusions of coverage, please refer to the Certificate & Emergency Treatment Rider. Coverage may vary and may not be available in all states. A copy of the Certificate & Emergency Treatment Benefit Rider are available from the Association upon request.*

## 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 below 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

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

<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>\$5,000.00</b>
Spouse Principal Sum*	<b>\$5,000.00</b>
Dependent Child(ren) Principal Sum*	<b>\$5,000.00</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. The Group Accidental Death & Dismemberment Insurance Maximum Benefit ends at age 70 for the Eligible Covered Spouse.*

### Group Accidental Death & Dismemberment Insurance 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

<sup>†</sup>Group Accidental Death & Dismemberment Insurance is underwritten by Catlin Insurance Company, Inc. XL Catlin is the global brand used by XL Group Ltd's insurance subsidiaries, including Catlin Insurance Company, Inc.

# 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%



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 CRITICAL ILLNESS 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  
ACCIDENT OR CRITICAL ILLNESS CLAIM FORM



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

## FOR CRITICAL ILLNESS CLAIMS ASSISTANCE

**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 MAX PLAN  
INCLUDING EXCLUSIONS



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

For Group AME & Group AD&D Insurance underwritten by Catlin Insurance Company:

***Pre-Existing Condition(s)*** means a condition for which medical advice, diagnosis, care or treatment was recommended or received within the 6 month period before the Covered Person's coverage effective date. A Pre-Existing Condition is excluded from coverage for a 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.



## 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.

In order to purchase this additional membership plan, 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 member 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 member guide](#).

*\*If you already had a membership purchased prior to **September 7, 2017**, your membership benefits might vary from below listed membership highlights. Please consult your Personal Member Concierge if you have questions on your specific membership benefits.*

## 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

### LEARN MORE ABOUT THESE IMPORTANT & USEFUL MEMBERSHIP BENEFITS:



**MailMyPrescriptions.com™**  
Great for Maintenance Medications

Members-Only Wholesale Pharmacy Service  
**Pay ONLY WHOLESALE Cost of Your Prescriptions**  
No Insurance Required  
Unlimited Usage  
Pricing is Guaranteed  
Flat Rate \$5 Shipping  
Guaranteed 3 Day Delivery of Prescriptions



**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



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



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



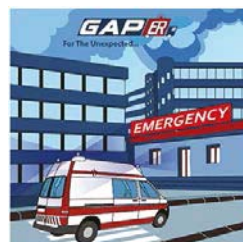
GAP DENTAL



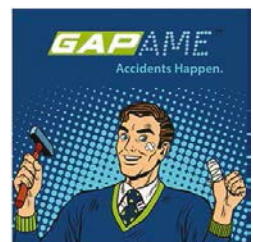
GAP VISION



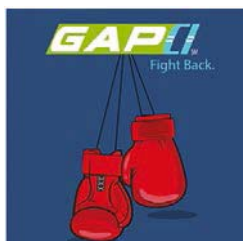
GAP RX



GAP ER



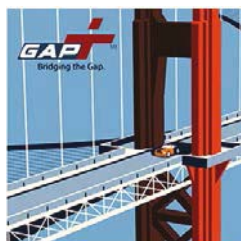
GAP A&E



GAP CI



GAP HCI



GAP PLUS



GAP MAX



SUPER GAP

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 Max

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