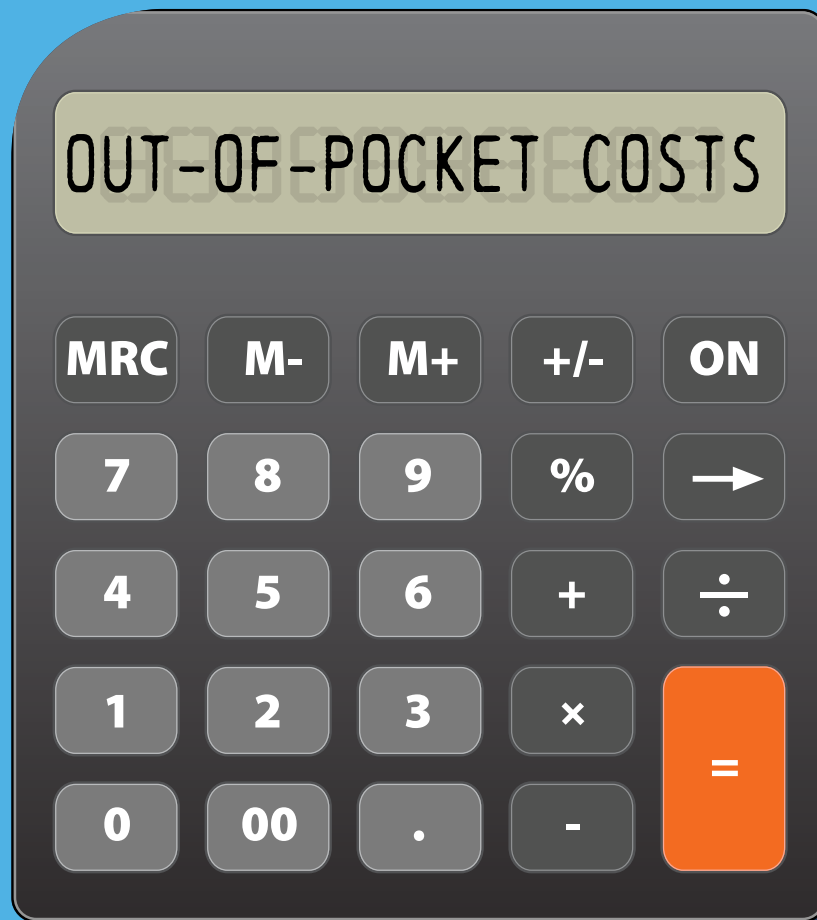


ACCIDENT
CRITICAL
ILLNESS
TERM LIFE
GAP PLUS



GAP COVERS MORE
IT IS JUST SIMPLE MATH

FOLLOW US



\$30 per month for Individuals
\$60 per month for Family

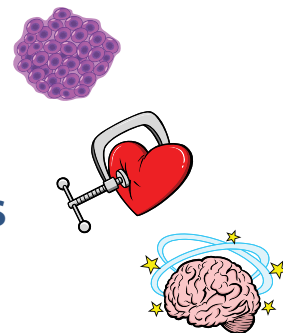


\$ 7,150



**GROUP ACCIDENT MEDICAL
EXPENSE INSURANCE⁺**

\$ 7,150



**GROUP CRITICAL ILLNESS
INSURANCE***

\$ 5,000



**GROUP ACCIDENTAL
DEATH & DISMEMBERMENT
INSURANCE⁺**

\$ 10,000



**GROUP TERM LIFE
INSURANCE[^]**

^It is a lump sum benefit. Once the benefit is paid, coverage for that Covered Insured under the Certificate terminates. Coverage is underwritten by Investors Heritage Life Insurance Company (Sterling Investors Life Insurance Company in CA).

*First Diagnosis of a Covered Critical Illness after the first 12 months from the effective date. **If a first diagnosis of a Covered Critical Illness occurs in the first 12 months, the benefit maximum is reduced to \$715.**

**It is a lump sum benefit. 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. Group Critical Illness Insurance is provided by and underwritten by either Catlin Insurance Company, Inc. [Policy Form Series AHAG 051 (In LA, AHAG AS050) Rider Form Series AHAG 407 [(California Certificate of Authority #08666 NAIC #19518)] or Windsor Life Insurance Company (in AZ, DC, IN, MO, NJ, TN, & TX). XL Catlin is the global brand used by XL Group Ltd's insurance subsidiaries, including Catlin Insurance Company, Inc*



SCAN CODE
TO VIEW
PLAN DETAILS



WE PROUDLY SUPPORT



+Coverage for Group Accident Medical Expense and Group Accidental Death & Dismemberment Insurance is provided by and 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.

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 the United Business Association to access and enroll in any 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. **The Gap Fundamental PlanSM must be purchased before adding any of our insured benefit plans:** Gap Er PlanSM, Gap AME PlanSM, Gap CI PlanSM, Gap Plus PlanSM, Gap Max PlanSM or Super Gap PlanSM. Benefits are subject to the definitions, limitations, exclusions and other provisions within the Policy and / or Rider. For more information and complete details of the terms, conditions, limitations, definitions, and exclusions of coverage, please refer to the Policy and / or Rider. Product features and availability may vary by state.