



Member Driven Value.



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



GET INSURED FOR PRESCRIPTIONS

GENERIC RETAIL COPAY CARD⁺

MAXIMUM BENEFITS⁺

Annual Deductible per Covered Member	\$0.00
Maximum Benefits Payable Per Member Per Month	\$300.00

**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?

Today, nearly 8 in 10 prescriptions filled in the United States are for generic drugs¹

⁺The information is a brief description of the important features of this insurance plan and provided for information purposes only. It is not an insurance contract nor is it an invitation or offer to contract. Insurance benefits are underwritten by Envision Insurance Company. Coverage may not be available in all states or certain terms may be different when required by state law. See policy documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Envision Insurance Company does not provide nor is affiliated with the discount programs provided as part of membership in the United Business Association. Information is subject to change.

¹Stats Taken from: Facts about Generic Drugs infographic from the FDA:
<https://www.fda.gov/Drugs/ResourcesForYou/Consumers/BuyingUsingMedicineSafely/UnderstandingGenericDrugs/ucs305896.htm>

Did You Know?

There is an 80-85% less average cost difference of generic drug vs its brand-name counterpart.²

²Stats Taken from: Facts about Generic Drugs infographic from the FDA:

<https://www.fda.gov/Drugs/ResourcesForYou/Consumers/BuyingUsingMedicineSafely/UnderstandingGenericDrugs/ucs305896.htm>



Generic Drugs have for several decades offered relief from rising prescription drug costs³.

- ✓ With increased availability and utilization of lower cost generic versions of branded drugs, patients now have the tools to find the savings they need.
- ✓ Research shows that generics work just as well as brand name drugs.⁴

**GENERIC COPAY
AMOUNT**

\$10

Stats Taken from:

³ASPE Issue Brief, Understanding Recent Trends to Generic Drug Prices, January 27, 2016. Department of Health & Human Services:

<https://aspe.hhs.gov/system/files/pdf/175071/GenericsDrugpaperr.pdf>. ⁴Facts about Generic Drugs infographic from the FDA:

<https://www.fda.gov/Drugs/ResourcesForYou/Consumers/BuyingUsingMedicineSafely/UnderstandingGenericDrugs/ucs305896.htm>



WHAT DO YOU DO WHEN YOU GET TO THE PHARMACY*

Present Your ID Card to Pharmacy

Pharmacy Processes Claim

Pay Generic \$10 Copay at Time of Service



**RxEDO is the prescription benefit manager whom processes your prescription claims. RxEDO uses many of the same pharmacies, preferred drugs, and services that you are already accustomed to. If your pharmacy has questions concerning the process, please have them call the RxEDO Pharmacy Help Desk at 800.522.7487 which is printed on our ID card. To locate a provider, access the link: https://www.rxedo.com/?page_id=6613. You can also call RxEDO's Member Services Department at 888.879.7336.*



Did You Know?

All FDA-Approved Generic Drugs must be equivalent to the brand-name drug.⁵

Stats Taken From:

⁵Stats Taken from: Facts about Generic Drugs infographic from the FDA:

<https://www.fda.gov/Drugs/ResourcesForYou/Consumers/BuyingUsingMedicineSafely/UnderstandingGenericDrugs/ucs305896.htm>



COVERED ITEMS

Prescription Drugs: All Outpatient⁶ Medically Necessary Legend non-injectable medications shown in the Formulary, unless otherwise specifically excluded, and any of the following.

Family Planning

- Oral Contraceptives



Nutritional Products

- Prenatal Legend Vitamins



Other Legend Drugs

- Acne Products (retin-A, up to 24th Birthday)
- Compounds (one ingredient must be legend)
- Cough & Cold
- Immunosuppressants



⁶Outpatient means a Prescription Drug is not taken in, or administered by, a hospital or any other health care facility or office.

All over-the-counter & injectable medications are excluded unless listed as a covered item. If classifications contain both prescribed and over-the-counter or both injectable and non-injectable products, only the non-injectable, prescribed products will be covered unless shown above.



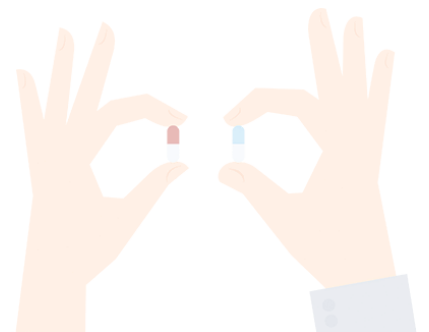
GO GENERIC

Don't let the Cost of Prescription Drugs Get Away from You.

Gap RX Plansm is Available in the Following States:

AL, AR, AZ, DC, DE, FL, GA, IL, IN, IA, KY, LA, MI, MS, MO, NE, ND, OK, PA, SC, TX, VA, WV & WY

Note: The Gap RX Plan CANNOT be combined or used with the MailMyPrescriptions.com[™] membership benefit in your UBA Membership Benefits and Services.



EXCLUSIONS AND LIMITATIONS FOR GENERIC COPAY PRESCRIPTION INSURANCE

1. All over-the-counter products and medications unless shown under the definition of Prescription Drug and specifically prescribed by a medical provider. This includes, but is not limited to, electrolyte replacement, infant formulas, miscellaneous nutritional supplements and all other over-the-counter products and medications.
2. Blood glucose meters; insulin injecting devices, other than insulin syringes.
3. Depo-Provera; Condoms, contraceptive sponges, and spermicides; sexual dysfunction drugs.
4. Biologicals (including allergy tests); blood products; growth hormones; hemophiliac factors; MS injectables; immunizations; all other injectables unless shown under the definition of Prescription Drug.
5. All other medical supplies and durable medical equipment unless shown under the definition of Prescription Drug.
6. Liquid nutritional supplements; pediatric Legend Drug vitamins; prescribed versions of Vitamins A, D, K, B12, Folic Acid and Niacin - used in treatment versus as a dietary supplement; all other Legend Drug vitamins and nutritional supplements.
7. Anorexiant; Any cosmetic drugs including, but not limited to, Renova, skin pigmentation preps; any drugs or products used for the treatment of baldness; Topical dental fluorides.
8. Refills in excess of that specified by the prescribing Physician; or refills dispensed after one year from the original date of the prescription.
9. Brand Name Prescription Drugs.
10. Any drug labeled "Caution - limited by Federal Law for Investigational Use" or experimental Drugs.
11. Any drug which the Food and Drug Administration has determined to be contraindicated for the specific treatment.
12. Drugs needed due to conditions caused, directly or indirectly by an Insured Person taking part in a riot or other civil disorder; or the Insured Person taking part in the commission of a felony.
13. Drugs needed due to conditions caused, directly or indirectly, by declared or undeclared war or an act of war; or drugs dispensed to an Insured Person while on active duty in any armed force.
14. Any expenses related to the administration of any drug.
15. Drugs or medicines taken while in or administered by a hospital or any other health care facility or office.
16. Drugs covered under Workers Compensation, Medicare, Medicaid, or other Governmental program.
17. Diaphragms; Erectile dysfunction Legend drugs, unless specifically listed in the definition of Prescription Drugs; Infertility Legend drugs.
18. Epi-Pen, Epi-Pen Jr., Ana-Kit, Ana-Guard; Glucagon-auto injection; Imitrex-auto injection.
19. Smoking deterrents, Legend or over-the-counter.
20. Vacation supplies and replacement of lost, stolen, spilled, broken or dropped Prescription Drugs.
21. All newly marketed pharmaceuticals or currently marketed pharmaceuticals with a new FDA approved indication for a period of one year from such FDA Approval for its intended indication.



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.

Insurance benefits are issued by Envision Insurance Company. PRAM Insurance Services, Inc. is the exclusive underwriter for Envision Insurance Company. This information is a brief description of the important features of this insurance plan. It is not an insurance contract. Coverage may not be available in all states or certain terms may be different when required by state law. Envision Insurance Company does not provide nor is affiliated with the discount programs provided as part of membership in the United Business Association.

SCAN CODE BELOW TO VIEW
PHARMACY LOCATOR



FOR CLAIMS ASSISTANCE, CONTACT

United Business Association Claims Unit

RxEDO Pharmacy Help Desk: 800.522.7487

RxEDO Member Services Dept: 888.879.7336

Pharmacy Locator: <https://prod.pram.com>

Benefit payment is subject to the Policy plan provisions, limitations, exclusions and other provisions within the Certificate. There is no retail copay or coverage for Brand Name Drugs. For more information and complete details of terms, conditions, limitations, and exclusions of coverage, please refer to the Certificate. Coverage may vary and may not be available in all states. A copy of the Certificate is available from the Association upon request. Members present your I.D. card and your prescription to participating pharmacy to receive benefits under your plan. At the time of service, you must pay the copay as required by the plan. Your I.D. card is for identification purposes only and is not a guarantee of coverage.

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 SAMPLE STATE SPECIFIC CERTIFICATES INCLUDING EXCLUSIONS



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

You can download your Individual Personalized Insurance Certificate for Gap RX by going to:



UBA REFUND / CANCELLATION POLICY

If you are not completely satisfied with your UBA Gap Membership 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



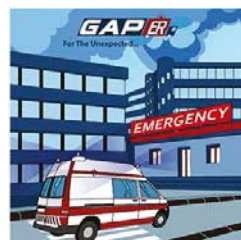
GAP DENTAL



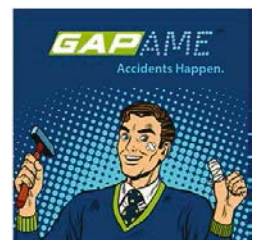
GAP VISION



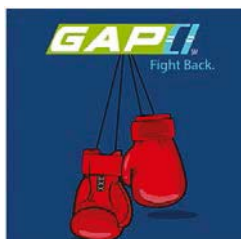
GAP RX



GAP ER



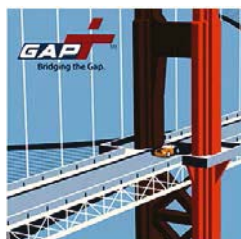
GAP A&E



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...



SIGN UP

Contact Your Agent Today!



Gap RX

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