

Gap Plan Review

Understanding the details and benefits of the **Gap Plan** by **UBA**

DISCLAIMER

This is a brief description of coverage and is subject to the terms, conditions, limitations, and exclusions of the policy. Please see the policy and certificate for complete details. Coverage may not be available in all states.

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The Gap Plan

- Designed to manage out-of-pocket medical expenses through **United Business Association**
- **Blanket Group Accident Insurance** for accidental death and dismemberment
- **Group Accident Medical Expense Benefit** for accident-related medical costs
- **Group Critical Illness Insurance** for financial safety in critical illness diagnosis
- Underwritten by **Sirius America Insurance Company**

Key Features and Benefits

Blanket Group Accident Insurance

Group Accident Medical Expense Benefit

Group Critical Illness Insurance

Reliable Coverage through **Sirius America Insurance Company**

Cost Management Tools

UBA Membership Portal

Claim Filing System

Customer Support Assistance

How UBA Membership Portal Works

1. Enroll through **United Business Association**
2. Access member portal for claim forms
3. Submit claims for processing
4. Receive **Claim Verification**
5. Monitor claim status online
6. **Efficient Claim Processing**

Preventive Care and Wellness

- **24-Hour Nurse Helpline** Services
- **Lab Discounts** Programs
- **Gateway Medicard** provides health support

Telehealth Services

- Virtual Urgent Care
- Talk Therapy Visits
- Behavioral Health available
- 24/7 Access to care

Advocacy and Support Services

- **Healthcare Advocacy**
- **Claim Filing** assistance
- **Member Portal** options
- **Customer Support** services

Gap 10000 Plan (1/2)

Blanket Group Accident Insurance

- \$5,000 principal sum for accidental death
- 100% benefit for loss of both hands/feet
- 50% benefit for loss of one hand/foot
- 25% benefit for loss of thumb and index finger

Group Accident Medical Expense Benefit

- \$10,000 annual maximum benefit
- \$100 deductible per covered accident
- 90-day loss period after accident
- 365-day benefit period from accident date

Group Critical Illness Insurance

- \$10,000 maximum lifetime benefit
- \$1,000 benefit in first year
- Full \$10,000 benefit after first year
- Covers heart attack, stroke, invasive cancer

GAP 10000 GAP TO STRESS LESS. Protect yourself for some out-of-pocket medical expenses.



GAP 10000 INCLUDES
Blanket Group Accident Insurance;
Group Accidental Death & Dismemberment Benefit;
Group Critical Illness Insurance.

Blanket Group Accident Insurance and Group Critical Illness are underwritten by United American Insurance Company.



BLANKET GROUP ACCIDENT INSURANCE

Full Excess Medical Expense Provision

Benefits will be payable for Covered Losses:
1. when the Covered Person incurs Deductible; and
2. only when an excess of amount payable by any other Health Care Plan in respect of the same service or treatment.
Benefits will be paid without regard to any Coordination of Benefits provision in such Health Care Plan.

Any Covered Person who is entitled to benefits under this provision will be reduced by the amount the Health Care Plan would have paid if no services or facilities itemized below if:

1. the Covered Person has coverage under another Health Care Plan; and
2. the other Health Care Plan is an HMO, PPO or similar arrangement; and
3. the other Health Care Plan does not use the facilities or services of the HMO, PPO, or similar arrangement.

GROUP ACCIDENT MEDICAL EXPENSE INSURANCE

\$10,000 per year

Available to all active members of the United Business Associates, ages 18-79 who have chosen to enroll themselves in the Gap 10000 Product option and their entitled Spouse up to age 79 as well as their entitled dependent children.

ADDITIONAL DETAILS OF ACCIDENT MEDICAL EXPENSE INSURANCE (as defined by the Certificate of Insurance)

*Please make sure to read the full terms, definitions, limitations, and exclusions in your Blanket Group Accident Insurance Policy and Certificate of Coverage page 15-17 of this guide.

LOSS PERIOD (First Covered Expense) 90 days after the Covered Accident or Injury

BENEFIT PERIOD

365 days from the date of the Covered Accident or Injury, provided the injury occurs prior to the Expiration Date and the Covered Person receives appropriate treatment.

DEDUCTIBLE

\$100 (each covered Accident)

When another Health Care Plan provides benefits in the form of services other than cash payments, the insurable cash value of such service will be considered in determining whether any Deductible has been satisfied, or any amount for which any benefit was paid.

Covered Expenses payable will not be reduced for emergency treatment within 24 hours after a Covered Accident which occurred outside the geographic service area of the HMO, PPO or similar arrangement.

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Blanket Group Accident Insurance

GROUP ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE	A benefit will be paid for any of the Covered Losses shown below, subject to all applicable conditions and exclusions, if the Covered Person suffers a Covered Loss as a result of an accident or sudden illness or infirmity arising from a Covered Accident within 365 days of the date of the Covered Accident.
MAXIMUM PRINCIPAL SUM	If the Covered Person sustains more than one Covered Loss as a result of the same Covered Accident, the Covered Loss for which the largest benefit is payable will be the benefit that is paid.

\$5,000

Available to all active members of the United Business Associates, ages 18-79 who have chosen to enroll themselves in the Gap 10000 Product option and their entitled Spouse up to age 79 as well as their entitled dependent children.

Covered Loss (as defined by the policy)	% of Principal Sum
Loss of Life	100%
Loss of Both Hands or Both Feet	100%
Loss of Sight of Both Eyes	100%
Loss of Speech and Hearing (in both ears)	100%
Loss of One Hand or Foot	50%
Loss of Speech	50%
Loss of Hearing (both ears)	50%
Loss of Sight (one eye)	50%
Loss of Thumb & Index Finger (same hand)	25%

*Please make sure to read the full terms, definitions, limitations, and exclusions in the Blanket Group Accident Insurance Policy and Certificate on pages 15-17 of this guide.

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Gap 10000 Plan (2/2)

Coverage Exclusions and Limitations

- Not a replacement for major medical insurance
- Pre-existing condition waiting period: 12 months
- Monthly rates: \$6.00 individual, \$12.00 individual+1, \$22.61 family

Membership Benefits

- \$10/month UBA membership dues (separate from plan cost)
- Available to members aged 18-64 (coverage ends at 65)
- Spouse coverage up to age 70
- Dependent children eligible for accident coverage

CRITICAL ILLNESS BENEFITS		\$10,000	
MAXIMUM LIFETIME BENEFIT PAYMENT (Paid over the Covered Period)	\$1,000 (in the first year)	\$10,000 (after the first year)	
COVERED CRITICAL ILLNESSES <small>(as defined by the policy)</small>			
<small>Policy year is the 12 full calendar months from the date of insurance to the date of the next anniversary of the date of insurance.</small>		% of Lifetime Benefit Amount (no cap; lump sum only)	
<small>First critical illness diagnosis for a Covered Person in a covered period is defined as the diagnosis of the first covered critical illness.</small>		FIRST YEAR	AFTER FIRST YEAR
HEART ATTACK (ischaemic infarction)	WE PAY:	\$1,000	100%
STROKE	WE PAY:	\$1,000	100%
INVASIVE CANCER	WE PAY:	\$1,000	100%
COVERAGE ELIGIBILITY			
<ul style="list-style-type: none"> Coverage is available to active members of the Association ages 18-64 and is available only to Covered Member and their eligible spouse. Coverage ends when the covered member turns 65. This coverage is not available to dependent children. 			



Claims for benefits shall be submitted based on the Certificate of Insurance. When a claim is filed, the insurance company will determine if the benefit or portion of the benefit is contributed to or caused by another Covered Person, only one benefit will be paid. The benefit paid will be the larger of the two, if the benefits are equal, the Covered Person may choose which benefit to receive. Please refer to the Certificate of Insurance for any limitations, restrictions, exclusions and terms of coverage.

*Please make sure to read the full terms, definitions, limitations, and exclusions in your certificate of insurance and on page 14 of this plan.



EXAMPLE OF HOW THE CRITICAL ILLNESS BENEFIT WORKS



1st Occurrence Happens:

The unexpected happened and Rosa was rushed to the hospital after having a heart attack for the first time.



Our Critical Illness Insurance would provide the Rosa's

Diagnosis occurred at 17 years from her first heart attack.

Diagnosis occurred at 17 years from her first heart attack.

Rosa would receive benefit amount of \$1,000.

Rosa would receive benefit amount of \$1,000.

Rosa's claim would be paid.

Please refer to the Certificate of Insurance for all terms, limitations, exclusions and definitions.

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COVERED CRITICAL ILLNESS DEFINITIONS
AS DEFINED BY THE CERTIFICATE OF INSURANCE



HEART ATTACK (ischaemic infarction)

Means the death of a portion of the heart muscle resulting from blockage of one or more coronary arteries.

The term Heart Attack does not include the following:

- acute ECG change consistent with transient ischaemic change
- angina
- chronic findings of ECG changes suggestive of previous heart attack or
- the death of the heart muscle coincidental with death from other causes.



STROKE (ischaemic stroke only)

Means death of brain tissue due to a cerebrovascular event resulting in neurological damage including infarction, hemorrhage or embolism. It does not mean death from an external source for at least 60 days.

The term Stroke does not mean:

- a transient ischaemic attack, transient global amnesia, or peripheral vascular insufficiency, attacks of vertebral/basilar ischaemia or a cerebrovascular event resulting from an accidental injury.

It is estimated there were 1,800,000 new cancer cases in 2020.¹¹

Span taken from:
<https://www.cancer.org/cancer/cancer-facts-statistics/annual-reports-and-statistics/statistics-from-the-national-cancer-data-base/national-cancer-data-base-2007-heart-and-stroke-statistics.html>

Span from American Cancer Society, Cancer Facts & Figures 2020.

Downloaded at <https://www.cancer.org>.

THE INSURANCE PORTIONS OF THIS PRODUCT PROVIDE LIMITED COVERAGE. THEY DO NOT PROVIDE COMPREHENSIVE MAJOR MEDICAL INSURANCE. COVERAGE IS PROVIDED UNDER BLANKET ACCIDENT AND GROUP CRITICAL ILLNESS ONLY POLICIES.

Please read carefully. This is a brief description of various group association insurance products and is not an insurance policy. Coverage is provided under the terms and conditions of the Group Policy and the exclusions of the Blanket Group Policy and the Certificate of Insurance. Coverage may vary or may not be available depending on the state where the member resides. The Group Policy and the Certificate of Insurance and Group Critical Illness Insurance are underwritten by Sirius America Insurance Company, New York, NY. The Group Policy and the Certificate of Insurance are issued by Sirius America Insurance Company, New York, NY. The Group Policy and the Certificate of Insurance are not intended to be a replacement for other insurance plans. These reduced benefits intended to help supplement comprehensive health insurance plans. The insurance coverage provided under the Group Policy and the Certificate of Insurance is limited to the following: Blanket Accident coverage and not designed to replace major medical insurance. Therefore, the insurance coverage is not minimum standard insurance coverage. The insurance coverage is not intended to be a replacement for other insurance plans. The terms and conditions of the Group Policy coverage for Critical Illness in the Member Agreement, Application, Premium Billing & Return Policy, and the Certificate of Insurance for Major Medical Critical Illness Insurance Benefit Maximum is reduced if three diagnoses occur in the first year from the effective date.

United Business Association, Sirius America Insurance Company, First Credit, and Healthy America are separate legal entities and have no financial responsibility for their own products.

Gap 25000 Plan (1/2)

Blanket Group Accident Insurance

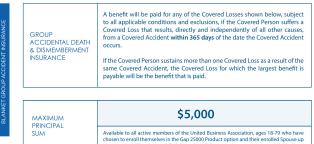
- \$5,000 principal sum for accidental death
 - 100% benefit for loss of both hands/feet
 - 50% benefit for loss of one hand/foot
 - 25% benefit for loss of thumb and index finger

Group Accident Medical Expense Benefit

- \$25,000 annual maximum benefit
 - \$100 deductible per covered accident
 - 90-day loss period after accident
 - 365-day benefit period from accident date

Group Critical Illness Insurance

- \$25,000 maximum lifetime benefit
 - \$2,500 benefit in first year
 - Full \$25,000 benefit after first year
 - Covers heart attack, stroke, invasive cancer



Covered Loss (as defined by the policy)	To pay 75% (as well as their entitled dependent children)	% of Principal Sum
Loss of Life	WE PAY	100%
Loss of Both Hands or Both Feet	WE PAY	100%
Loss of Sight of Both Eyes	WE PAY	100%
Loss of Speech and Hearing (in both ears)	WE PAY	100%
Loss of One Hand or Foot	WE PAY	50%
Loss of Speech	WE PAY	50%
Loss of Hearing (both ears)	WE PAY	50%
Loss of Sight (one eye)	WE PAY	50%
Loss of Thumb & Index Finger (some hand)	WE PAY	25%

*Please make sure to read the full terms, definitions, limitations, and exclusions in the [Terms and Conditions](#).

GROUP ACCIDENT MEDICAL EXPENSE INSURANCE	<p>Full Face Medical Expense Protection Benefits will be payable for:</p> <ol style="list-style-type: none"> 1. after the Covered Person satisfies any Deductible and any coinsurance requirement, by reason of any injury or illness, whether or not caused by another Health Care Professional, which results in hospitalization or confinement in a hospital or other medical facility or which results in the need for medical treatment or services provided by a Health Care Professional. 2. the medical expenses resulting from the diagnosis and treatment of any disease or condition, including the cost of hospitalization, medical treatment or services provided by a Health Care Professional, which result in the need for medical treatment or services provided by a Health Care Professional. <p>Any Covered Expenses payable under this provision will be reduced by the amount of any other insurance coverage available for the same expenses or services if benefits have been utilized by:</p> <ol style="list-style-type: none"> 1. the Covered Person's coverage under another medical plan; 2. the medical expenses resulting from the diagnosis and treatment of any disease or condition; 3. the Covered Person does not use the facilities or services of the HMO, PPO, or similar arrangement.
ACCIDENT MEDICAL EXPENSE ANNUAL MAXIMUM BENEFIT	\$25,000 per year
<p>Available to all active members of the United Business Association, ages 18-79 who have applied for and been issued a policy, and their spouse and their dependents (spouse or co-signer) up to age 70 who have been issued dependent coverage.</p>	
<p>ADDITIONAL DETAILS OF ACCIDENT MEDICAL EXPENSE INSURANCE (as defined by the Certificate of Insurance)</p>	
<p>Your state laws do not require life, health, accident, disability and reinsurance in your home state to cover you. Please contact your agent or company for a copy of the applicable state insurance laws.</p>	
LOSS PERIOD (First Covered Expense)	90 days after the Covered Accident or Injury
BENEFIT PERIOD	365 days from the date of the Covered Accident or Injury, provided the injury occurs prior to the Expiration Date and the Covered Person receives Appropriate Treatment.
DEDUCTIBLE	\$100 (each covered Accident)
<p>What other health care plan provides benefits in the form of services rather than cash payments? The insurance companies can provide you with specific details of what services are covered and what services are not covered. You may also want to ask your physician or other health care professional for information on what services are covered under your plan.</p>	
<p>Covered Expenses payable will be reduced for emergency hospital stays of less than 24 hours if a Covered Accident which occurred outside the geographic service area of the HMO, PPO or similar arrangement.</p>	

Along with the long-established services available with your UBA Membership, the Gap 2500 Product offers valuable coverage for young families, people who tend to be accident-prone or with a family history of cancer, heart attack, stroke, or those that want that extra layer of protection for some of their out-of-pocket costs due to an accident or being diagnosed with a critical illness.

Gap 2500 is designed to help supplement your comprehensive health insurance plan for additional protection. This optional supplemental UBA Gap Product helps to enhance and add more value to your membership in the United Business Association.

INSIDE GAP 2500C

PGS 4-7	Blanket Group Accident Insurance
PGS 8-13	Group Critical Illness Insurance
PGS 15-17	Covered Conditions, Exclusions & Limitations Blanket Group Accident Insurance
PG 19	Exclusions & Limitations Group Critical Illness Insurance
PG 20	State Availability for Group 25000
PGS 22-27	About United Business Association & other Membership Details Networking, Member Portal, Billing & Reverb Policy

THE INSURANCE PORTIONS OF THIS PRODUCT PROVIDE LIMITED COVERAGE. THEY DO NOT PROVIDE COMPREHENSIVE MAJOR MEDICAL INSURANCE. COVERAGE IS PROVIDED UNDER BLANKET ACCIDENT AND GROUP CRITICAL ILLNESS ONLY POLICIES.

Read this guide carefully. This is a brief description of various group insurance products and is not an insurance contract, nor part of the Certificate of Insurance and is subject to terms, conditions, limitations, and exclusions contained in the General Policy and Certificate of Coverage. Major coverage is provided by Blue Cross and Blue Shield of New York and Group Critical Illness coverage is underwritten by Blue Cross America Insurance Company, New York, NY. The insurance described in this document provides limited benefits. Limited benefits are insurance products with limited benefits. They do not provide comprehensive medical coverage. This insurance product is not an alternative to comprehensive coverage. It does not provide major medical or comprehensive medical coverage and is not designed to replace major medical insurance. Further, the insurance coverage is not intended to provide benefits as set forth under the Patient Protection and Affordable Care Act. Covered Critical Illnesses are defined in the Certificate of Insurance. Benefits are payable only if the insured has a covered critical illness and is eligible between the ages of 18-64. Benefits for Group Critical Illness coverage ends at age 65. Group Critical Illness coverage begins in individual if the first diagnosis occurs in the first year.

Globe Business Assurance, Skins America Insurance Company, First Enroll, and Healthy America are separate legal entities and have sole financial responsibility for their own products.

Gap 25000 Plan (2/2)

Eligibility and Age Restrictions

- Available to members aged 18-64
 - Coverage ends at age 65
 - Monthly rates: \$8.54 individual, \$17.07 individual+1, \$32.18 family
 - Critical illness rates: \$15.45 individual, \$30.90 individual+1/family

State Availability and Limitations

- Pre-existing condition waiting period: 12 months
 - Pathological diagnosis required for cancer claims
 - 45-day waiting period for cancer diagnosis
 - Diagnosis must occur while coverage is in force

Critical Illness Benefits MAXIMUM LIFETIME BENEFITS \$25,000 (\$2,500 per year (payable once per Covered Person))	Benefits will be payable as shown below. In a Covered Person who is diagnosed by a Physician with a Critical Illness listed below, subject to the terms and conditions of the Association's Certificate of Insurance: <ol style="list-style-type: none"> The Critical Illness occurs and is diagnosed after the Covered Person's effective date of insurance. The Covered Person is a resident in Florida at the time of diagnosis. Benefits payable will be the amount of Insurance applicable to the Covered Person as shown above, multiplied by the percentage of the benefit payable applicable to the diagnosis of Critical Condition as set forth below.	\$25,000 \$2,500 (in the first year) \$25,000 (after the first year)
Covered Critical Diseases (as defined by this policy)	% of Lifetime Benefit Award (to be paid directly to lump sum only)	
HEART ATTACK (myocardial infarction)	FIRST YEAR	AFTER FIRST YEAR
STROKE	WE PAY: \$2,500	100%
INVASIVE CANCER	WE PAY: \$2,500	100%
COVERAGE ELIGIBILITY	<ul style="list-style-type: none"> Coverage is available to active members of the Association age 18-64 and is available only to Covered Member and their eligible spouse. Coverage ends when the Covered member turns 65. This coverage is not available to dependent children. 	
Claims for benefits shall be submitted on the Certificate of Insurance. When a Covered Person dies before the end of the period of coverage, the amount of insurance is contributed to or owned by another Covered Person. If only one benefit will be paid, the benefit pool will be the larger of the two. If the benefits are equal, the Covered Person whose death occurred first will receive the benefit. The Association reserves the right to require a medical examination of the Covered Person to verify full definition, limitations, exclusions and terms of coverage.	 <p>Claims for benefits shall be made no later than 6 months, definitions, limitations, and exclusions in the certificate of insurance apply.</p>	



**Please make sure to read the full terms, definitions, limitations, and exclusions in your Certificate of Insurance and on page 19 of this guide.*

COVERED CRITICAL ILLNESS DEFINITIONS
AS DEFINED BY THE CERTIFICATE OF INSURANCE

HEART ATTACK (Invasive Cancer)	INVASIVE CANCER
Means the death of a portion of the heart muscle resulting from a heart attack or more correctly from myocardial necrosis.	Means a malignant tumor characterized by the uncontrolled growth of cells, the invasion of local tissue, and the invasion of distant tissue. The term Invasive Cancer also includes Leukemia, Lymphoma and malignant melanoma. The thickness of the tumor must be greater than 1.0 mm, as determined by histological examination using the Bedow Method.
The term Heart Attack does not include the following:	The term Invasive Cancer does not include:
1. an EKG change consistent with transient ischemic change;	1. Carcinoma in Situ
2. transient ischemic change;	2. all skin cancers, unless there is evidence of metastasis;
3. chance finding of EKG changes suggestive of a previous Heart Attack; or	3. Malignant melanoma of less than 1.0 mm. (malignant thickness as determined by histological examination using the Bedow Method).
4. the death of the heart muscle coincidental with death from other causes.	
STROKE (Cerebrovascular Accident (CVA))	
Means death of brain tissue due to a cerebrovascular event resulting in damage including hemorrhage, embolism or obstruction of blood vessels or embolization of brain tissue from an extra cerebral source.	
The term Stroke does not mean:	
1. A transient ischemic attack, transient global amnesia, chronic cerebrovascular insufficiency or attacks of vertebrobasilar ischemia or a cerebrovascular event resulting from accidental Injury.	
Stroke does not mean:	
http://www.who.int/mediacentre/news-room/2007/heart-and-stroke-facts-update/2007_heart_disease_and_stroke_statistics.xls	It is estimated there will be 1,800,000 new cancer cases in 2020.

Stroke Patient Focus:
https://www.ncbi.nlm.nih.gov/pmc/articles/2022/Jan/2022/Heart_and_stroke_1st_update/2022_Atrial_disease_and_stroke_1st_update_fact_sheet.pdf?__af=1



Rosa's family has a history of heart disease. Rosa was concerned for the future welfare of her family upon the event of treatment if or when she had a heart attack for the first time. Rosa has a comprehensive medical insurance plan but knows that she still is liable for some out-of-pocket expenses like deductibles, coinsurance, and out-of-network costs. So with some financial exposure possible, Rosa and her husband John looked at a Critical Illness Plan to help offset some of these out-of-pocket costs.

118 Occurrence Mapping

The unexpected happened and Rosa was rushed to the hospital. She had a stroke.

Received Care & Filing Claim: Diagnosis occurred after 1st year from effective date. Premiums due by 12/31/2018 amount to \$2,500.

Rosa received the care she needed and began to recover. Rosa went to the member portal at [membersubappication.com](#) and downloaded the Silus O'Claim form. She filled it out and sent it off to the insurance company. The insurance company verifies the diagnosis and claim.

Gap AME 10K+ Plan (1/2)

Group Accident Insurance

- \$10,000 maximum benefit per injury
 - \$100 deductible per injury
 - \$1,000 principal sum for accidental death
 - 60-day initial treatment window

Non-Insurance Benefit Boost Services

- \$0 cost virtual urgent care visits
 - \$0 cost talk therapy sessions
 - 24/7 access to medical providers
 - Average 15-minute response time

Coverage Details

- 52-week benefit period
 - 12-week initial treatment period
 - Treatment must be completed within 12 months
 - Underwritten by Guarantee Trust Life Insurance Company



<p>GROUP ACCIDENT MEDICAL EXPENSE INSURANCE BENEFITS</p>	<p>The Accident Medical Expense benefit pays up to the Maximum Amount, after the Deductible. No medical charges resulting from a Covered Accident will be paid unless they occur within 60 days of the Covered Accident and all subsequent treatment must be incurred within 12 months of the Covered Accident.</p>
<p>ACCIDENT MEDICAL EXPENSE ANNUAL MAXIMUM BENEFIT PER INJURY</p>	<p>\$10,000</p>
<p>Possible to add an additional \$10,000 to the Insured's Association who have chosen to extend themselves to the AMB-100. Pay option and face credited. Special cost as well as extended dependent cost up to the maximum dependent.</p>	
<p>ADDITIONAL DETAILS OF ACCIDENT MEDICAL EXPENSE INSURANCE BENEFITS (as defined by the Certificate of Insurance)</p> <p>*Please make sure to read the full terms, conditions, limitations, and exclusions in your certificate of insurance and coverage of this product.</p>	
<p>INITIAL TREATMENT PERIOD</p>	<p>12 WEEKS</p>
<p>BENEFIT PERIOD</p>	<p>52 WEEKS</p>
<p>DEDUCTIBLE PER INJURY</p>	<p>\$100</p>

Insurance benefits provided by GTL are not major medical or comprehensive medical insurance coverage, and are neither minimum essential health benefit plans under the Affordable Care Act nor policies of workers' compensation insurance under state law.

Along with the long-established services available with your USA Membership, the Gap AME 10K+ Plan offers peace of mind coverage for families, people who tend to be accident-prone or those that want extra layer of protection from some of their out-of-pocket costs due to an incident or injury. Gap AME 10K+ also includes the highly regarded non-insurance benefit boost services like Virtual Urgent Care Visits with MDs, free vitamins and more.

Gap AME 10K+ Benefit Booklet Plan is designed to help supplement your comprehensive health insurance plan and financial protection. This booklet supplements USA Group Health Insurance products and medical services to

INSIDE GAP AMF 10K

GROUP ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE BENEFITS	<p>The Accidental Death & Dismemberment lump sum benefit is paid directly to you for injuries originating from a covered accident if the accident causes death, dismemberment, or loss of sight, speech or hearing within 90 days from the date of the accident.</p>
MAXIMUM PRINCIPAL SUM	\$1,000
Available to all active members of the United Business Association who have chosen to participate in the group accidental death and dismemberment plan as well as their enrolled dependent children up to the maximum dependent age.	
Loss (as defined by the policy)	Maximum Benefit
Loss of Life	\$1,000
Loss of Both Hands	\$1,000
Loss of Both Feet	\$1,000
Loss of Entire Sight of Both Eyes	\$1,000
Loss of One Hand and one Foot	\$1,000
Loss of Speech and Hearing	\$1,000
Loss of One Hand or One Foot and Entire Sight of One Eye	\$1,000
Loss of One Hand or One Foot	\$ 500
Loss of Entire Sight of One Eye	\$ 500
Loss of Speech or Hearing	\$ 500
Loss of Hearing in One Ear	\$ 250

⁴Please make sure to read the full terms, definitions, limitations, exclusions in your Certificate of Insurance and on page 11 of this guide.

Comparing the Plans

Feature	Gap 10000	Gap 25000	Gap AME 10K+
Accident Insurance Max	\$10,000	\$25,000	\$10,000
Critical Illness Max	\$10,000	\$25,000	N/A
Accidental Death Benefit	\$5,000	\$5,000	\$1,000
Deductible	\$100	\$100	\$100
First Year CI Benefit	\$1,000	\$2,500	N/A
Monthly Rate (Individual)	\$6.00	\$8.54	\$7.75
Benefit Period	365 days	365 days	52 weeks

Key Takeaways and Reminders

- **Accident Insurance** benefits
- **Critical Illness** included
- **Non-Insurance Benefits** available
- **Membership** required

Thank You!

Continue to be great!



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