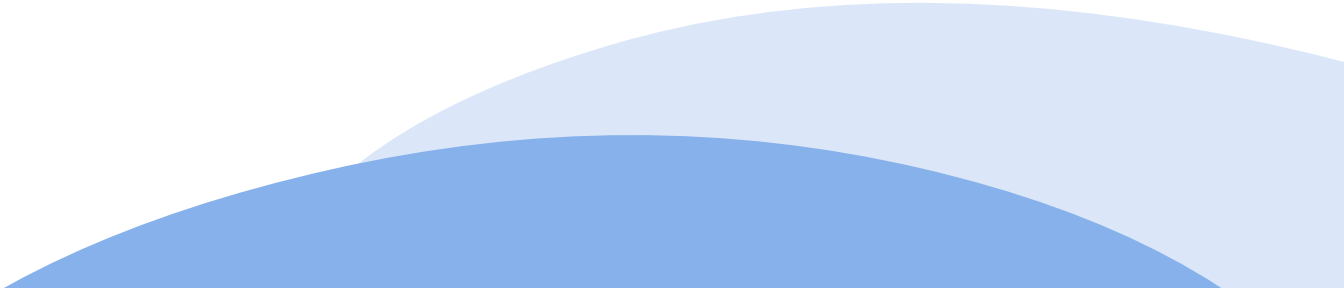**FirstEnroll**

Gap Plan Review

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

Gap 10000 Overview

- 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

Financial Protection (varies by plan)

Reliable Coverage through Sirius America Insurance Company

Sirius America Logo

Cost Management Tools
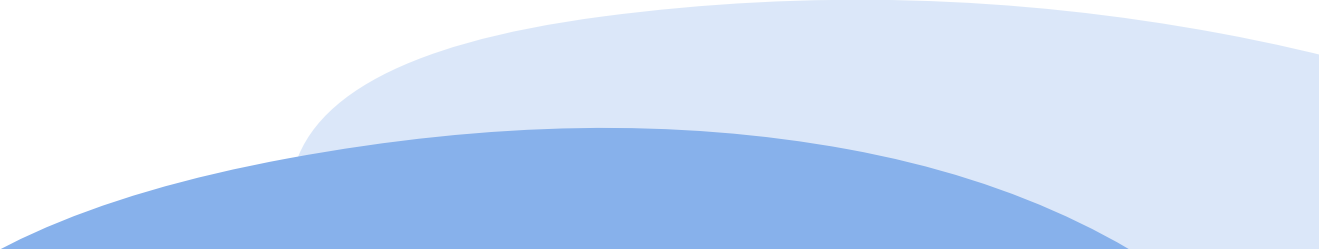
UBA Membership Portal (UMP)

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** (UMP)

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

- **Comprehensive** healthcare advocacy

- **Claim Filing** assistance

- **Member Portal** options

- **Customer Support** services

Gap 10000 Plan (1/2)

Blanket Group Accident Insurance

- Accidental death coverage
- Dismemberment benefits
- Financial support for severe injuries
- Underwritten by Sirius America

Group Accident Medical Expense Benefit

- Covers accident-related medical costs
- Alleviates unexpected expenses

Group Critical Illness Insurance

- Financial safety net for critical illness
- Focus on recovery without financial stress

Gap 10000 Plan (2/2)

Coverage Exclusions and Limitations

- Not a replacement for major medical insurance
- Specific terms and conditions apply

Membership Benefits

- Access to UBA resources
- Networking and business support

Gap 25000 Plan (1/2)

Blanket Group Accident Insurance

- Accidental death & dismemberment
- Medical expense benefits
- Critical illness coverage

Group Critical Illness Insurance

- Lump sum benefit for critical illnesses
- Financial assistance during recovery

Coverage Conditions and Exclusions

- Limited benefits, not comprehensive
- Subject to terms and conditions

Gap 25000 Plan (2/2)

Eligibility and Age Restrictions

- Available to members aged 18-64
- Coverage ends at age 65

State Availability

- Coverage varies by state
- Check availability in your region

Gap AME 10K+ Plan (1/2)

Group Accident Insurance

- Medical expense benefits

- Death & dismemberment coverage

Non-Insurance Benefit Boost Services

- Virtual urgent care

- Talk therapy visits

Supplemental Coverage

- Enhances existing health plans

- Not a substitute for major medical insurance

Gap AME 10K+ Plan (2/2)

Plan Costs and Rates

- Individual rate: $7.75
- Family rate: $19.37

Additional Benefits

- Free vitamins
- Prescription discounts

Comparing the Plans

Feature	Gap 10000	Gap 25000	Gap AME 10K+
Accident Insurance	Yes	Yes	Yes
Critical Illness	Yes	Yes	No
Medical Expense Benefit	$10,000	$25,000	$10,000
Non-Insurance Benefits	No	No	Yes
Monthly Rate (Individual)	$6.00	$8.54	$7.75

Definitions and Limitations

Accident Insurance

- Limited to accidents only
- Excludes sickness-related losses

Critical Illness Insurance

- Specific conditions covered
- Pre-existing conditions may apply

Non-Insurance Benefits

- Separate from insurance coverage
- Subject to provider terms

State-Specific Exclusions

- Coverage varies by state
- Review Certificate of Insurance

Key Takeaways and Reminders

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

Thank You!

Continue to be great!