

# GAP AME 10K+

## ACCIDENTS HAPPEN.

Life is unpredictable and sometimes we get hurt.



THIS OPTIONAL PLAN INCLUDES  
GROUP ACCIDENT INSURANCE  
AND NON-INSURANCE  
BENEFIT BOOST SERVICES\*\*  
FOR MEMBERS OF THE  
UNITED BUSINESS ASSOCIATION



# UBA

### GAP AME 10K+ INCLUDES

#### **Group Accident Only Insurance\* which includes:**

*Group Accident Medical Expense Benefit  
Group Accidental Death & Dismemberment Benefit*

#### **Non-Insurance Benefit Boost Services\*\* Include:**

*Free Vitamins, Virtual Urgent Care & Talk Therapy Visits with MeMD®,  
Aetna Dental Access® Discounts, Identity Theft Protection - LifeLock  
Retail Prescription Discount Card & Pet RX Discount Card*

\*Group Accident Only Insurance is underwritten by Guarantee Trust Life Insurance Company.

\*\*Non-Insurance Benefit Boost Services are provided by Healthy America & United Business Association.



ASSOCIATION MEMBERSHIP  
PROVIDED BY:



GROUP ACCIDENT ONLY INSURANCE  
COVERAGE UNDERWRITTEN BY:



FULFILLMENT,  
& CUSTOMER SERVICE  
PROVIDED BY:



BILLING PROVIDED BY:



*\*Billing is administered through the Third Party Administrator:  
First Enroll, 4000 Route 66 - Suite 348, Trinton Fallas, NJ 07753, 732-876-9733, members@firstenroll.com*

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

Gap AME 10K + Benefit Boost Plan is designed to help supplement your comprehensive health insurance plan for additional protection. This optional supplemental UBA Gap Plan helps to enhance and add more value to your membership in the United Business Association.

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THE INSURANCE PORTIONS OF THIS PLAN PROVIDE LIMITED COVERAGE. THEY DO NOT PROVIDE COMPREHENSIVE MAJOR MEDICAL INSURANCE. THIS INCLUDES A GROUP ACCIDENT ONLY COVERAGE.

Read this guide carefully. This is a brief description of various group association insurance products and is not an insurance contract, nor part of the Certificate of Insurance.

Accident Medical Expense and Accidental Death & Dismemberment Benefits are offered under Group Accident Only insurance issued on Policy form series MP-1300/MP-1400, Certificate form series GC-1300/GC-1400, by Guarantee Trust Life Insurance Company (GTL), Glenview, IL. The policy is issued to United Business Association (UBA) and coverage is subject to all policy terms, definitions, conditions, exclusions, and limitations. Availability and terms may vary by state. For complete details of coverage, please see your certificate or contact us. Members of an eligible class of the Association are eligible to receive these benefits. Coverage becomes effective on the date provided in your Membership material. Coverage is subject to termination in accordance with the Association Group Master Policy provisions. Notice of termination provided to the Association is considered notification to all Association Members and will not be sent to you individually by GTL. GTL provides the Group Accident Only Insurance. GTL does not provide nor is affiliated with the discount programs provided as part of membership in UBA.

The insurance described in this document provides limited benefits. Limited benefit policies are insurance products with reduced benefits intended to help supplement comprehensive health insurance plans. This insurance 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, this insurance is not minimum essential benefits as set forth under the Patient Protection and Affordable Care Act.

The following monthly insurance rates apply to coverage underwritten by Guarantee Trust Life Insurance Company. Your overall total association membership dues also include these insurance rates: Individual = \$7.75; Family = \$19.37.

As part of your overall Gap AME 10K+ plan cost, the non-insurance Benefit Boost services retail at \$25 (Individual), \$40 (Ind+1), \$60 (Family). Guarantee Trust Life Insurance Company does not offer and is not affiliated with the additional non-insurance Benefit Boost services and discount programs offered in connection with membership in the United Business Association (UBA).

*United Business Association, Guarantee Trust Life Insurance Company ("GTL"), First Enroll, and Healthy America are separate legal entities and have sole financial responsibility for their own products.*

GROUP ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE BENEFITS	The Accidental Death & Dismemberment lump sum benefit is paid directly to you for injuries originating from a covered accident if the injury from the accident causes death, dismemberment, or loss of sight, speech or hearing within 365 days from the date of the accident.
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MAXIMUM PRINCIPAL SUM	<b>\$1,000</b>
	Available to all active members of the United Business Association who have chosen to enroll themselves in the Gap AME 10K+ Plan option and their enrolled Spouse as well as their enrolled dependent children up to the maximum dependent age.

Loss (as defined by the policy)	Maximum Benefit
Loss of Life	<b>\$1,000</b>
Loss of Both Hands	<b>\$1,000</b>
Loss of Both Feet	<b>\$1,000</b>
Loss of Entire Sight of Both Eyes	<b>\$1,000</b>
Loss of one Hand and one Foot	<b>\$1,000</b>
Loss of Speech and Hearing	<b>\$1,000</b>
Loss of One Hand or One Foot and Entire Sight of One Eye	<b>\$1,000</b>
Loss of One Hand or One Foot	<b>\$ 500</b>
Loss of Entire Sight of One Eye	<b>\$ 500</b>
Loss of Speech or Hearing	<b>\$ 500</b>
Loss of Hearing in One Ear	<b>\$ 250</b>





GROUP ACCIDENT MEDICAL EXPENSE INSURANCE BENEFITS	The Accident Medical Expense benefit pays up to the Maximum Amount, after the Deductible, for medical charges resulting from a Covered Accident. The first treatment or service must occur within 60 days of the Covered Accident and all subsequent treatments must be incurred within 12 months of the Covered Accident.
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ACCIDENT MEDICAL EXPENSE ANNUAL MAXIMUM BENEFIT PER INJURY	<b>\$10,000</b>
	Available to all active members of the United Business Association who have chosen to enroll themselves in the Gap AME 10K+ Plan option and their enrolled Spouse as well as their enrolled dependent children up to the maximum dependent age.

<b>ADDITIONAL DETAILS OF ACCIDENT MEDICAL EXPENSE INSURANCE BENEFITS</b> (as defined by the Certificate of Insurance)  <i>*Please make sure to read the full terms, definitions, limitations, and exclusions in your Certificate of Insurance and on page 11 of this guide.</i>	
<b>INITIAL TREATMENT PERIOD</b>	<b>12 WEEKS</b>
<b>BENEFIT PERIOD</b>	<b>52 WEEKS</b>
<b>DEDUCTIBLE PER INJURY</b>	<b>\$100</b>

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 or policies of workers' compensation insurance under state law.

Covered Charges (as defined by the policy)	Maximum Benefit
Hospital Room & Board, & general nursing care, up to the semi-private room rate	Up to the Policy Limits
Hospital miscellaneous expenses during Hospital confinement or for outpatient surgery under general anesthetic, such as the cost of the operating room, laboratory tests, x-ray exams, anesthesia, drugs (excluding take-home drugs), or medicines, therapeutic services and supplies	Up to the Policy Limits
Doctor's Fees for surgery	\$1,000
Anesthesia Services	\$ 250
Doctor's Visits per visit (Inpatient & Outpatient)	\$ 75
Hospital Emergency Care	\$ 500
X-ray and Laboratory Services	\$ 250
Ambulance Expense	\$ 250
Prescription Drug Expense	Up to the Policy Limits
Dental Treatment for Injury to Sound Natural Teeth per tooth	\$ 250
Registered Nurse Expense	Up to the Policy Limits
Chiropractic per visit	\$ 20
Physical Therapy per visit	\$ 25
Durable Medical Equipment	\$ 50



## HOW TO FILE A GROUP ACCIDENT ONLY INSURANCE CLAIM

**United Business Association Claims Unit**  
Guarantee Trust Life Insurance Company  
Po Box 1148  
Glenview, IL 60025-8148  
Group Claim Dept. Phone: 1.800.622.1993  
Fax: 1.847.803.1835

For Claim forms, go to the Member Portal at:  
<https://members.ubaapplication.com>





## IMPORTANT LIMITATIONS & EXCLUSIONS



Review your Certificate of Insurance for your state specific limitations and exclusions.

# Limitations & Exclusions

## Group Accident Only Insurance

LIMITED BENEFIT ACCIDENT ONLY COVERAGE. READ THE CERTIFICATE CAREFULLY. BENEFITS ARE NOT PAYABLE FOR LOSS DUE TO SICKNESS. PAYS BENEFITS FOR SPECIFIC LOSSES FROM ACCIDENTS ONLY.

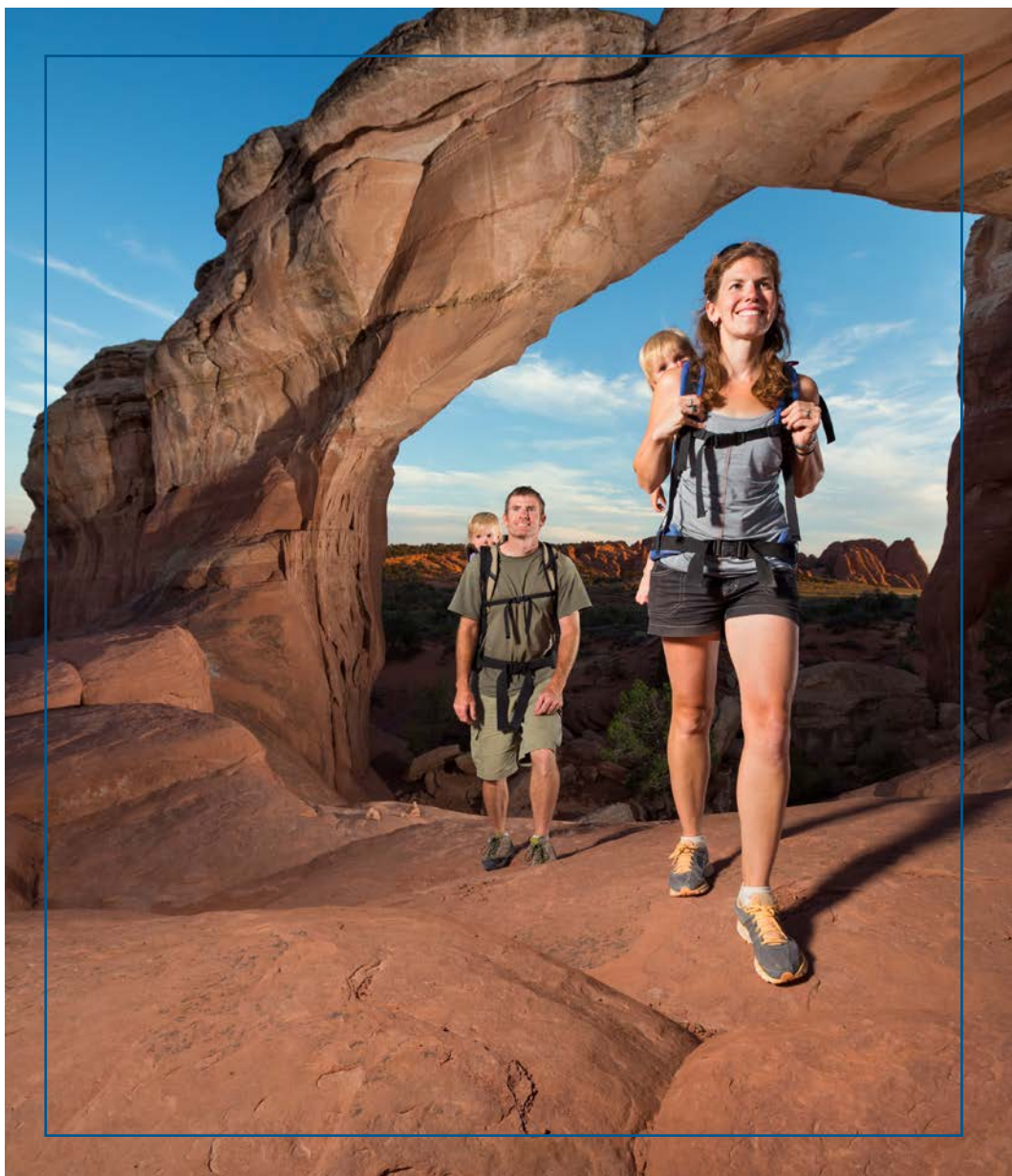
The Policy does not provide benefits for:

1. Treatment, services or supplies which:
  - Are not Medically necessary;
  - Are not prescribed by a Doctor as necessary to treat an Injury;
  - Are determined to be Experimental / Investigational in nature;
  - Are received without charge or legal obligation to pay;
  - Are received from persons employed or retained by any Family Member, unless otherwise specified; or
  - Are not specifically listed as Covered Charges in the Policy.
2. Injury by acts of war, whether declared or not.
3. Injury received while traveling or flying by air, except as a fare-paying passenger and not as a pilot or crew member, on a regularly scheduled commercial airline.
4. Injury covered by Workers' Compensation, Employer Liability Law or Occupational Disease Act or Law.
5. Dental treatment, except as specifically stated.
6. Injury sustained while committing or attempting to commit a felony.
7. Prescription Drugs except as specifically stated.
8. Suicide or attempted suicide while sane or insane.
9. Intentionally self-inflicted Injury.
10. Loss resulting from being legally intoxicated or under the influence of alcohol as defined by the laws of the state or jurisdiction in which the Injury occurs.
11. Loss resulting from being under the influence of any drugs or narcotic unless administered on the advice of a Doctor.
12. Injury sustained while participating in or practicing for any professional, intercollegiate or club sports activity, except as specifically provided.
13. Injury which occurs while a Covered Person is on active duty service in any armed forces. Reserve or National Guard active duty for training is not excluded unless it extends beyond 31 days.
14. Injury sustained flying an ultra light, hang gliding, parachuting or bungee-cord jumping, by flight in a space craft or any craft designed for navigation above or beyond the earth's atmosphere.
15. Injury sustained while driving or riding on vehicles for off-road use including but not limited to all-terrain vehicles (ATVs).
16. Injury sustained where a Covered Person is the operator and does not possess a current and valid motor vehicle operator's license, except in a Driver's Education Program.
17. Treatment in any Veteran's Administration or Federal Hospital, except if there is a legal obligation to pay.
18. Cosmetic surgery, except for reconstructive surgery on an injured part of the body.
19. Covered Charges incurred outside of the United States or its possessions.
20. Competing in motor sports races or competitions.
21. Testing cars / trucks on any racetrack or speedway.
22. Handling, storing or transporting explosives.
23. Scaling up cliffs or mountain walls.
24. Spelunking (exploring caves).
25. Handling or working with dangerous animals.
26. Injury sustained while water skiing, surfboarding, snow skiing, snowboarding, roller blading or skateboarding.
27. Injury sustained while participating in a rodeo.
28. Repetitive motion injuries, strains, hernia, tendonitis, bursitis, and heat exhaustion not related to a specific injury.



STATE	GAP AME 10K+ PLAN AVAILABILITY
ALABAMA (AL)	✓
ALASKA (AK)	
ARIZONA (AZ)	✓
ARKANSAS (AR)	✓
CALIFORNIA (CA)	✓
COLORADO (CO)	
CONNECTICUT (CT)	✓
DELAWARE (DE)	✓
DISTRICT OF COLUMBIA (DC)	✓
FLORIDA (FL)	✓
GEORGIA (GA)	✓
HAWAII (HI)	
IDAHO (ID)	
ILLINOIS (IL)	✓
INDIANA (IN)	✓
IOWA (IA)	✓
KANSAS (KS)	✓
KENTUCKY (KY)	✓
LOUISIANA (LA)	
MAINE (ME)	
MARYLAND (MD)	
MASSACHUSETTS (MA)	
MICHIGAN (MI)	✓
MINNESOTA (MN)	
MISSISSIPPI (MS)	✓
MISSOURI (MO)	
MONTANA (MT)	
NEBRASKA (NE)	✓
NEVADA (NV)	✓
NEW HAMPSHIRE (NH)	
NEW JERSEY (NJ)	✓
NEW MEXICO (NM)	
NEW YORK (NY)	
NORTH CAROLINA (NC)	✓
NORTH DAKOTA (ND)	✓
OHIO (OH)	✓
OKLAHOMA (OK)	✓
OREGON (OR)	
PENNSYLVANIA (PA)	✓
RHODE ISLAND (RI)	✓
SOUTH CAROLINA (SC)	✓
SOUTH DAKOTA (SD)	
TENNESSEE (TN)	✓
TEXAS (TX)	✓
UTAH (UT)	
VERMONT (VT)	
VIRGINIA (VA)	✓
WASHINGTON (WA)	
WEST VIRGINIA (WV)	✓
WISCONSIN (WI)	✓
WYOMING (WY)	✓





ENDORSED BY:



MEMBERSHIP SERVICES  
POWERED BY:



A part of the Walmart Health family

FULFILLMENT,  
& CUSTOMER SERVICE  
PROVIDED BY:



BILLING PROVIDED BY:



Aetna Dental Access®



All Benefit Boost Services are not Insurance and are separate services from the insurance as part of this Gap AME 10K+ Plan.

Guarantee Trust Life Insurance Company ("GTL") does not offer and is not affiliated with the additional non-insurance Benefit Boost services and discount programs offered in connection with membership in the United Business Association (UBA).



*The Gap AME 10K+ Plan includes non-insurance services with Benefit Boost. The Benefit Boost Subscription offers valuable services for those looking to seek immediate medical visits or talk therapy when you are sick or feeling down, save on prescriptions for you and your pet, and to keep up a healthy lifestyle with free vitamins, dental discounts and protection against identity theft.*

## GAP AME 10K+ INCLUDES THESE NON-INSURANCE BENEFIT BOOST SERVICES

PGS 16-19	Virtual Urgent Care & Virtual Talk Therapy Visits powered by MeMD®, a part of the Walmart Health® family
PGS 20-21	Free Gummy Multi-Vitamins
PGS 22-23	Dental Discounts powered by Aetna Dental Access®
PGS 24-25	Identity Theft Program - LifeLock®
PGS 26-27	Paramount RX® Retail Prescription Discount Card Program
PGS 28-29	Paramount RX® Pet Prescription Discount Card Program

This is a brief description of a virtual urgent care and talk therapy telehealth service through MeMD®, a part of the Walmart Health® family; dental discount program powered by the Aetna Dental Access® Network; a prescription discount program through Paramount RX®; free multi-vitamin service; and an identity theft discount program through LifeLock®; and is not an insurance contract. This is not a qualified health plan under the Affordable Care Act (ACA). Some services may be covered by a qualified health plan under the ACA. This plan does not meet the minimum creditable coverage requirements under M.G.L.c. 111M and 956 CMR 5.00. This is not a Medicare prescription drug plan. The product provides discounts at participating providers for services. The plan does not make payments directly to providers. The plan member is obligated to pay for all services but will receive a discount from participating providers. The range of discounts will vary depending on the type of provider and services. Not all services are available in all states.

### THE BENEFIT BOOST SERVICES PROVIDED IN THIS PLAN ARE NOT INSURANCE.

All Benefit Boost Services are not Insurance and are separate services from the insurance as part of this membership plan. Benefit Boost services are subject to change when needed.

Guarantee Trust Life Insurance Company ("GTL"), MeMD®, Walmart Health®, Aetna Dental Access®, Paramount RX® and LifeLock® do not offer and are not affiliated with the additional non-insurance Benefit Boost services and discount programs offered in connection with membership in the United Business Association (UBA).

*United Business Association, MeMD®, Walmart Health®, Aetna Dental Access®, Paramount RX®, LifeLock®, and Healthy America are separate legal entities and have sole financial responsibility for their own products.*



A part of the **Walmart**  Health family

## MeMD® makes it easy to receive medical care or talk therapy from the comfort and privacy of your own home or office.

Speak with one of MeMD's board-certified medical providers online, over the phone or by mobile app available 24 hours a day, 365 days a year. Therapy sessions can be scheduled in as few as 24 hours.

As a member of UBA with Gap AME 10K+, there is **\$0.00 cost of visits<sup>^</sup>** for:

### MEDICAL CARE

#### URGENT CARE TELEHEALTH

### BEHAVIORAL HEALTH

#### TALK THERAPY

## Urgent Care Telehealth Services

No one wants to go to work sick or take unnecessary time out of their day.

### What We Treat

While not meant to replace primary care, telehealth is ideal for many common illnesses and minor injuries. All of the medical providers in MeMD's team are board-certified, credentialed in accordance with NCQA guidelines, and average over 16 years of relevant clinical experience.

Available 24/7/365, we ensure members get back to their days quickly and easily. When needed, providers e-prescribe medications\* to the member's pharmacy of choice. MeMD® treats many common health issues like:

- |                  |                  |                   |
|------------------|------------------|-------------------|
| + ALLERGIES      | + FLU SYMPTOMS   | + SKIN INFECTIONS |
| + BITES & STINGS | + MEDICATION     | + SORE THROATS    |
| + BRONCHITIS     | REFILLS*         | + UTIs            |
| + DIARRHEA       | + SINUS SYMPTOMS | + <b>And more</b> |



MeMD® provides access to online medical consultations with physicians, nurse practitioners, and physician assistants who can write prescriptions when medically necessary and permitted by state law. MeMD® also provides access to online counseling or talk therapy with behavioral health providers; however, therapists cannot write prescriptions. MeMD® is not an online pharmacy, and medications cannot be purchased or dispensed from MeMD® directly. MeMD® is not a replacement for your primary care physician or annual doctor's office visit. Subject to state regulations, MeMD® is available nationwide with providers licensed to practice in your state who use video and/or audio technology.

\*When medically necessary, MeMD's providers (except therapists) can submit a prescription electronically for purchase and pick-up at your local participating pharmacy; however, MeMD® providers cannot prescribe elective medications, narcotic pain relievers, or controlled substances. MeMD's providers are each licensed by the appropriate licensing board for the state in which they are providing services and all have prescriptive authority for each of the states in which they are licensed.

<sup>^</sup>With your Membership Subscription, the cost of all medical care or behavioral health visits are paid by HealthyAmerica and not you.



**BANISH SICK WITH  
JUST A CLICK!**





# Talk Therapy

Affordable, private therapy on your schedule.

## What We Treat

MeMD’s national provider team includes licensed professional counselors, licensed clinical social workers, licensed marriage and family therapists, and other equivalent licensed professionals.

MeMD’s teletherapy solution removes the barriers of traditional in-person care, providing much-needed mental health care through talk therapy in the comfort and privacy of home, or anywhere else a member chooses with access to a therapist in as few as 24 hours.

MeMD’s therapists provide care and counseling for:

- |                    |                    |                    |
|--------------------|--------------------|--------------------|
| + ABUSE            | + BIPOLAR DISORDER | + PARENTING ISSUES |
| + ADDICTION        | + DEPRESSION       | + RELATIONSHIPS    |
| + ADHD / ADD       | + EATING DISORDERS | + TRAUMA & PTSD    |
| + ANXIETY & STRESS | + GRIEF & LOSS     | + <b>And more</b>  |



### MEDICAL CARE:

### URGENT CARE TELEHEALTH SERVICES

#### How it Works:

- Members logon to MeMD® to request a visit with their choice of medical provider (female, male or first available)
- First-time patients are connected with a care coordinator for a quick intake and to ensure the video connection is working, if requested or required.
- Then, they meet with a healthcare provider who assesses their symptoms, recommends treatment, and then e-prescribes any needed medications.
- The entire process is typically completed in under 15 minutes.
- Prescriptions can be picked up locally<sup>1</sup>.

<sup>1</sup>when medically necessary

### BEHAVIORAL HEALTH:

### TALK THERAPY

#### How it Works:

- Members seeking care can schedule a 50-minute therapy session in as few as 24 hours.
- Using a phone, computer or mobile device, they connect with a provider from their desired location.
- Provider and patient jointly develop a treatment plan to address the member’s specific needs with mutually agreed upon goals.
- Patient can continue to meet with their selected therapist on an on-going basis and on their schedule to work toward their goals.



# DON'T WAIT UNTIL YOU ARE SICK TO SET UP YOUR ACCOUNT

Set up your account in less than 5 minutes.  
Be ready for when you need it.

If you haven't used a service like MeMD® before, try it once and you'll want to use it again. Best yet, this telehealth service for convenient medical visits or talk therapy is **FREE<sup>1</sup> to all UBA members who have a Gap AME 10K+ Plan.**

**Get a diagnosis  
and prescription<sup>2</sup>  
day or night.**



**MeMD®**

**To Set Up Your Account:**

Use the Link on your ID Card or in the Member Portal  
at <https://members.ubaapplication.com>

<sup>1</sup>Visits are paid by HealthyAmerica & not by you.

<sup>2</sup>When medically necessary, MeMD's providers (except therapists) can submit a prescription electronically for purchase and pick-up at your local participating pharmacy; however, MeMD® providers cannot prescribe elective medications, narcotic pain relievers, or controlled substances. MeMD's providers are each licensed by the appropriate licensing board for the state in which they are providing services and all have prescriptive authority for each of the states in which they are licensed.

Note: If you purchased the Gap AME 10K+ Plan and also purchased the Virtual PCP Solution Subscription memberships together, you will only set up one MeMD® account link. The upgraded MeMD® link, the Virtual PCP account link would be provided on your ID cards and located on the Member Portal.



# STAY HEALTHY



FREE<sup>^</sup>  
GUMDROP  
MULTI-VITAMINS

There are many positive health benefits that can result from a daily regimen of vitamin supplements. Many people consider a vitamin and mineral supplement program to be an important part of their overall health strategy.

We will supply, **free of charge**, the highest quality multi-vitamins for your entire family. The vitamins will be **shipped directly to your home at no cost to you**.

This private-label program provides the same quality vitamins as are currently found on the shelves of pharmacies, supermarkets, and other retail outlets. There are 180 gumdrops in each bottle (a 3 month supply) and are cherry and strawberry flavored. Order your vitamins today.

## Supplement Facts

Serving Size: 2 Gummies  
Servings per Container: 90

Amount per Serving	% Daily Value	
Calories	16	**
Total Carbohydrates	3.9	2%
Total Sugars	3 g	
Vitamin A (as Retinyl Acetate)	4000IU	80%
Vitamin C (as Ascorbic Acid)	60 g	100%
Vitamin D (as Cholecalciferol)	400IU	100%
Vitamin E (as DL-alpha-Tocopheryl Acetate)	40IU	134%
Vitamin B6 (as Pyridoxine Hydrochloride)	2 mg	100%
Folic Acid	400 mcg	100%
Vitamin B12 (as Cyanocobalamin)	8 mcg	134%
D-Biotin	5000 mcg	1666%
Panthenic Acid (as Calcium Panthothenate)	10 mg	34%
Iodine (as Potassium Iodide)	80 mcg	54%
Zinc (as Zinc Citrate)	5 mg	68%

\*\*Percent Daily Values based on 2,000 calorie diet  
Daily Value Not established.

Other Ingredients: Malt Syrup, Glucose, Pectin, Citric Acid, Sodium Citrate, Cherry Flavor, Strawberry Flavor, Coconut Oil, Black Carrot Oil.

Not manufactured with wheat, gluten, milk, egg, shellfish, or tree nut ingredients.



SCAN FOR VITAMIN  
ORDER FORM



To Order, **Scan the code above** or find the online order form under Members drop-down at: **ubamembers.com**

Or access the online vitamin order form on the Member Portal at:  
**<https://members.ubaapplication.com>**.

<sup>^</sup>Free Vitamins are paid & shipped by HealthyAmerica

Dental Discounts powered by: Aetna Dental Access®

**Members can save 15% to 50%\* per visit, in most instances, on services at any of the many available dental practice locations nationwide.**

Dental Services include: cleanings, X-rays, fillings, root canals and crowns. Members can also save on specialty care such as orthodontics and periodontics where available.



**THIS IS NOT INSURANCE**

**Sample Savings<sup>1</sup>**

**THIS PLAN IS NOT INSURANCE.**

Product/Service	Avg. Price	You Pay	Savings	% Saved
Dental Cleaning (Adult)	\$127.00	\$68.00	<b>\$59.00</b>	<b>46%</b>
Dental Cleaning (Child)	\$93.00	\$51.00	<b>\$42.00</b>	<b>45%</b>
Complete X-Rays	\$168.00	\$87.00	<b>\$81.00</b>	<b>48%</b>
Root Canal (Anterior)	\$880.00	\$536.00	<b>\$344.00</b>	<b>39%</b>
Complete Upper Denture	\$1441.00	\$1003.00	<b>\$438.00</b>	<b>30%</b>

<sup>1</sup>Actual costs and savings may vary by provider, service and geographic location. We use the average of negotiated fees from participating providers to determine the average costs, as shown on the chart. The select regional average cost represents the average fees for the procedures listed above in Los Angeles, Orlando, Chicago and New York City, as displayed in the cost of care tool as of June 2020.

The discount program provides access to the Aetna Dental Access® network. This network is administered by Aetna Life Insurance Company (ALIC). Neither ALIC nor any of its affiliates offers or administers the discount program. Neither ALIC nor any of its affiliates is an affiliate, agent representative, or employee of the discount program. Dental providers are independent contractors and not employees or agents of ALIC or its affiliates. ALIC does not provide dental care or treatment and is not responsible for outcomes.

Program not available in AK, CT, IA, MA, RI, UT, VT & WA  
and this benefit is not available for residents of Vermont.

## TO GET YOUR SAVINGS

1. Locate a participating provider by logging in to your member portal & using the search tool under Aetna Dental Access Benefit at: **<https://members.ubaapplication.com>**.
2. **Download your Aetna Dental Access ID Card** on the member portal. Give this network name (**Aetna Dental Access®**) to your provider when making your appointment.
3. At your appointment, simply present your membership card **BEFORE GETTING TREATMENT** to be assured that the proper discount is applied.
4. Payment is due at the time of service. There are no forms to complete, and no limit to the number of visits. Provider lists and fees may change at any time.
5. If you or the providers have any questions, contact Customer Service at the number listed on your membership card.

*While our provider lists are continually updated, provider status can change. We recommend that you confirm the provider you selected participates in the program when scheduling your appointment.*

*\*Actual costs and savings vary by provider, service and geographical area.*

### Disclosure:

**This plan is NOT insurance.** This is not a qualified health plan under the Affordable Care Act (ACA). Some services may be covered by a qualified health plan under the ACA. The plan provides discounts at certain health care providers of medical services. The plan does not make payments directly to the providers of medical services. The plan member is obligated to pay for all health care services but will receive a discount from those healthcare providers who have contracted with the discount plan organization. The range of discounts for services will vary depending on the type of provider and services. The licensed discount plan organization is Coverdell & Company, Inc., at 2850 W. Golf Road, Rolling Meadows, IL, 60008, 1-866-215-1376. To view a listing of participating providers visit [www.findbestbenefits.com](http://www.findbestbenefits.com) and enter promo code 725120. **This plan has been provided at no cost to you and will remain active until you cancel.**

**For complete Terms, Conditions, and Disclosures please see: [www.ubamembers.com/aetnadentalaccess/terms.pdf](http://www.ubamembers.com/aetnadentalaccess/terms.pdf).**







## More Detection. More Protection.

We'll help protect your identity in our digitally-connected world.  
Get **20% off** your first year of LifeLock membership\*.



Your identity makes you unique.



As a member, you can get 20% off your first year of LifeLock membership.

## **LifeLock Standard™ service**

**Just \$8.99 a month**

Visit their website: <https://www.lifelock.com/>

Call: 1.800.LIFELOCK (1.800.543.3562)

Mention promo code: **AFFINITY13**

*\*Terms apply. Designated trademarks and brands are the properties of their respective owners.*



**Pharmacist Help Desk:**  
**1.800.481.0605**

**RX Member Services:**  
**1.800.974.3454**



## UBA Prescription Retail Discount Program

**RETAIL PRESCRIPTIONS** - *Good for Acute Meds (Antibiotics, traveling, etc)*

*Your nationally recognized United Business Association Prescription Discount Program provides discounts on ALL FDA approved prescription drugs. There are no limited drug lists, no waiting periods or deductibles and your Discount Drug Card—which you will receive in the mail—is active the moment you present it to the pharmacy.*

### Significant Savings

**On average, you'll save 15% off the cash price for Brand drugs and 40% off Generic drugs.** In the event a pharmacy's price is lower than our discounted price you will always receive the lowest price available.

This plan applies to your entire family. Everyone deserves to save. All family members are eligible for this benefit. Please present your card every time you need to fill a prescription for instant savings. There are absolutely no restrictions.

### Everyone Can Save

Your Discount Drug Card is **widely accepted at over 54,000 participating pharmacies** across the United States, including all national and regional chains, pharmacy associations, as well as many of your local community pharmacies. If your community pharmacy is not enrolled, ask them to contact member services at 1-800-974-3454; we always welcome new participation.

## Web Tool

<http://www.paramountrx.com/client/uba/home.aspx>

- ✓ Locate a participating pharmacy
- ✓ Get your discounted pharmacy pricing
- ✓ Research your drug & cost effective alternatives





## Participating Pharmacies

Your card is accepted at over **54,000** pharmacies nationwide. If your local pharmacy is not participating please have them contact member services to obtain the proper enrollment materials. The list below shows just some of the most recognized pharmacies in the network.

Albertsons

EPIC

Longs

Sav-On

Walmart

A&P

Giant Eagle

Marc's

Supervalu

Wegmans

Bi-Lo

HEB

Meijer

Target

Winn Dixie

Costco

HY-Vee

Oscor

Tops

CVS

Kmart

Rite Aid

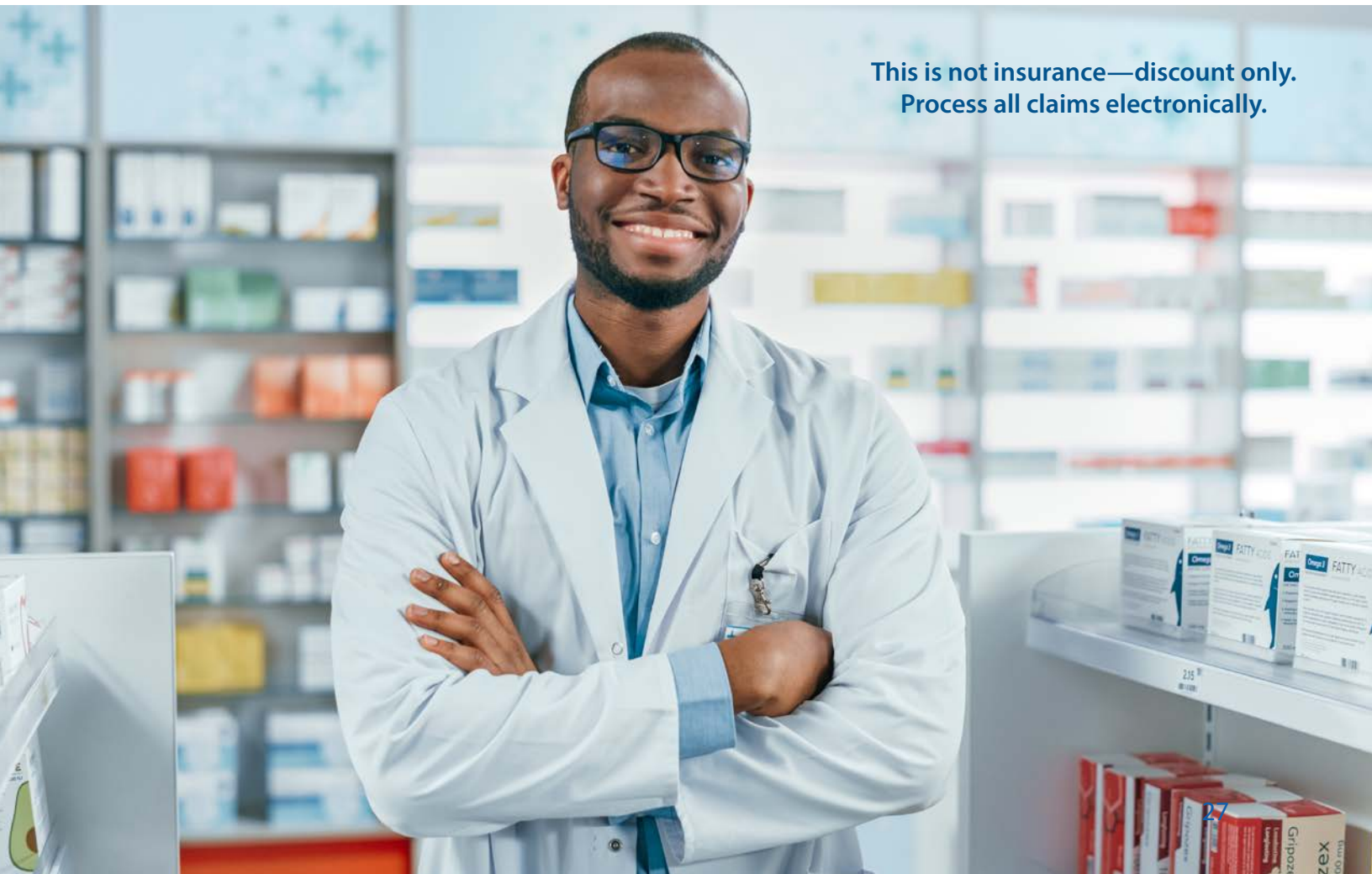
United

Duane Reade

Kroger

Safeway

Walgreens



This is not insurance—discount only.  
Process all claims electronically.

**Pharmacist Help Desk:**  
**1.800.481.0605**

**RX Member Services:**  
**1.800.66.0514**



## UBA Pet Prescription Discount Program

The United Business Association Pet Prescription Program is your retail and online source for significant savings on all pet medications. Your first step is to simply ask your veterinarian to write you a prescription, then visit our website at [www.ubamembers.com](http://www.ubamembers.com) to guide you through the simple ways you can begin saving hundreds of dollars or more per year on all your pets' medications! If you prefer you can always call our Pet RX customer service team at **1.800.866.0514** for assistance on utilizing the program.

### How to Save

Because of the many different types of pet medications there are several ways you can access savings. Approximately 50% of all prescriptions that pets take are actually human drugs that can be filled at your local pharmacy.

After receiving your written prescriptions from your vet, you can visit your local pharmacy with your UBA Pet Prescription Plan Card - which you will receive in the mail - and they will assist in filling them. You can also call our service team at 1.800.866.0514 and they can provide guidance on how to go about obtaining your pets' medications.

For pet specific medications, like Frontline and Heartgard, as well as specialty pet medications, please call our service team for pricing and ordering your pets' meds. You can find all of this information as well as participating pharmacies, prescription prices and much more at [www.ubamembers.com](http://www.ubamembers.com).

## Web Tool

**<http://www.paramountrx.com/client/ubapetmed/home.aspx>**

- ✓ Locate a participating pharmacy
- ✓ Get your discounted retail pharmacy pricing
- ✓ Check pricing on pet specific medications
- ✓ Research your drug & cost effective alternatives

## Participating Pharmacies

Your card is accepted at over **54,000** pharmacies nationwide. If your local pharmacy is not participating please have them contact member services to obtain the proper enrollment materials. The list below shows just some of the most recognized pharmacies in the network.

Albertsons

EPIC

Longs

Sav-On

Walmart

A&P

Giant Eagle

Marc's

Supervalu

Wegmans

Bi-Lo

HEB

Meijer

Target

Winn Dixie

Costco

HY-Vee

Oscor

Tops

CVS

Kmart

Rite Aid

United

Duane Reade

Kroger

Safeway

Walgreens

This is not insurance—discount only.  
Process all claims electronically.







# Network with other UBA Members & Share Small Business Knowledge

*By selecting this UBAPlan and becoming a member of the United Business Association (UBA), you will have access to advertise your small business on our networking page of [ubamembers.com](http://ubamembers.com). Since UBA is an association made up of small business owners and employees, we have provided a service for each member to network their small business with other members on our website. Not only can we help you with the ad creation, but you can also select the category of your choosing to place the ad. Healthy America, as the exclusive marketer of the United Business Association, is driving more viewers to UBA's website. This in turn increases the viewability of UBA's website to more than just members. It creates the potential of your ad to reach a broader audience. Also, UBA provides helpful small business articles, videos, and links in the Knowledge section of the website along with past issues of UBA Matters newsletters.*

1. SUBMIT REQUEST FOR AD PLACEMENT
2. SELECT CATEGORY OF AD
3. GET AD CREATED OR SUPPLY ONE OF YOUR OWN
4. YOUR AD WILL BE UPLOADED TO UBAMEMBERS.COM

CALL WHEN YOU NEED  
CUSTOMER SERVICE

866-438-4274

# We Care.

## UBA Offers Knowledgeable & Caring Customer Service.

*Our customer service department is always willing to go the extra mile to help a customer understand the UBA Membership and the services and discounts provided in their membership along with any additional optional supplemental products the member has added. We value our members and our experienced staff will provide members understanding of their membership and products, help with billing issues, cancellations, address or email changes and much more. United Business Association also provides a Member Portal for the member to be able to access their plan information including the following:*

1. Member Guides for all products Member is enrolled
2. Certificates of Insurance for all additional supplemental group insurance products (if applicable)
3. Claim Forms for all additional supplemental group insurance products (if applicable)
4. Digital ID cards for all products Member is enrolled
5. How to Use section that explains how to use membership services and discounts including links

### HOW TO REGISTER ON THE MEMBER PORTAL:

<https://members.ubaapplication.com>

Select REGISTER HERE under the Forgot your Password under the Log in Button. Once you register and create your password, you will get an email to finalize registration. Once the registration is finalized, you will be able to access the Member Portal. UBA is constantly updating and improving the Member Portal to make accessing your membership as simple as possible.





## WHO IS UBA

# United Business Association

The United Business Association (UBA) is a nationwide membership of small business owners and employees. UBA leverages our purchasing power to secure benefits and discounts that may not be otherwise available on an individual basis. With association group insurance programs, shared business knowledge, business and lifestyle benefits and services and opportunities to network, We are Better Together<sup>sm</sup>. Your membership in the United Business Association allows you to access and enroll in association group insurance programs and to apply for short term medical insurance. Various insurance companies have issued group insurance policies to the United Business Association as the group master policyholder. Product features, additional products and availability may vary by state. **You do not have to purchase any additional optional supplemental plan on the enrollment application in order to join the United Business Association.** UBA makes the purchase of optional supplemental group insurance coverage available to members who choose to add this optional coverage in an effort to offer more to our members. No member is required or expected to purchase any additional supplemental group insurance plan or non-insurance subscription products to join UBA. Membership dues for UBA is \$10 a month for the entire family. The \$10 UBA Membership dues are in addition to the Gap AME 10K+ Plan Costs.

## GAP AME 10K+ PLAN & UBA MEMBERSHIP

The Gap AME 10K+ Plan is only available to United Business Association members. You can view the Member Guide for UBA Membership on the Member Portal at <https://members.ubaapplication.com>.



## UBA REFUND / CANCELLATION POLICY

Any quotation or price information of UBA membership dues is without obligation and subject to change with a thirty (30) day notice. Notice may be by mail at last known mailing address or by last known email address. Your payment information is protected on a PCI-DSS certified secure server. **It is your responsibility to check the transactions occurring on your account every month and to cancel with us when desired.** Every month we pay for the membership services and the insurance premiums for any applicable group insurance programs on your behalf, whether you use the membership services or file a claim with the group insurance programs. Please refer to our Refund Policy [below](#) for details on refunds.

If you are not completely satisfied with your UBA Plan, please call **please call your billing TPA, First Enroll at 732-876-9733 or email at [members@firstenroll.com](mailto:members@firstenroll.com)**. 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 benefits and services. Please be aware that premium & dues can't be refunded if a claim was filed.

Note: This membership is separate from any other insurance or supplemental products you have purchased. Please contact your agent for any products other than a UBA Membership, Benefit Boost Subscription Product, or UBA Gap Plan. If you are canceling, **please make sure to cancel with the billing TPA, First Enroll at 732-876-9733 or email at [members@firstenroll.com](mailto:members@firstenroll.com)**. Please do not cancel through your agent. Cancel directly with your First Enroll to make sure your cancellation request is handled promptly and correctly.

## NON-INSURANCE UBA MEMBERSHIP BENEFIT & SERVICES HIGHLIGHTS

- 24-Hr Nurse Helpline
- Lab Discounts
- Discount Hearing Service
- Gateway Medicaid
- Health Savings Account - HSA Bank®
- Travel Assistance Plan
- VSP Individual Savings Pass
- GymAmerica.com
- 24-Hr Roadside Assistance
- TrueCar Buying Network
- Graduate Scholarship Program
- LuckyDiem
- LegalConnect®
- TravNow.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
- National Theme Park Discounts
- Business Owners Policy
- Data Breach / Cyber Liability
- Tickets at Work
- Choice Hotels
- Trupoint Tax Service\*
- Constant Contact Email Marketing Solution\*
- Safelite® AutoGlass Discounts\*
- Discounts on Spot Pet Insurance\*

*\*New UBA Membership Services added 09/2021*







UBA PROUDLY SUPPORTS

**SOLES4SOULS**

Turning shoes and clothing into opportunity



**DRESS FOR SUCCESS®**  
MIDWEST



Dear New Member,

While we believe you will be pleased with your overall membership plan, we cannot, however, warrant or guarantee the performance of any service. Services and product cost are subject to change.

For billing questions, to cancel, or to speak to your  
**Personal Member Concierge: Call 1.866.438.4274.**

Again, a most cordial welcome.



**GAP AME 10K+**

Gap AME 10K+\_GTL  
MemberGuide\_v02.22  
[MP-1300-Assn - AAD101.3-19]