

SERFF Tracking Number: ZURC-127112567 State: Arkansas  
 Filing Company: Zurich American Insurance Company State Tracking Number: 48405  
 Company Tracking Number: CW AH 32033  
 TOI: H03G Group Health - Accidental Death & Dismemberment Sub-TOI: H03G.000 Health - Accidental Death & Dismemberment  
 Product Name: New Group Association Filing United Business Association  
 Project Name/Number: CW AH 32033 New Group Association Filing United Business Association/CW AH 32033

## Filing at a Glance

Company: Zurich American Insurance Company

Product Name: New Group Association SERFF Tr Num: ZURC-127112567 State: Arkansas

Filing United Business Association

TOI: H03G Group Health - Accidental Death & Dismemberment SERFF Status: Closed-Approved- Closed State Tr Num: 48405

Sub-TOI: H03G.000 Health - Accidental Death & Dismemberment Co Tr Num: CW AH 32033 State Status: Approved-Closed

Filing Type: Form

Author: Carolyn Denk

Date Submitted: 04/05/2011

Reviewer(s): Rosalind Minor

Disposition Date: 04/12/2011

Disposition Status: Approved-Closed

Implementation Date:

Implementation Date Requested: 05/06/2011

State Filing Description:

## General Information

Project Name: CW AH 32033 New Group Association Filing United Business Association

Status of Filing in Domicile: Authorized

Project Number: CW AH 32033

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Small and Large

Group Market Type: Association

Overall Rate Impact:

Filing Status Changed: 04/12/2011

State Status Changed: 04/12/2011

Deemer Date:

Created By: Carolyn Denk

Submitted By: Carolyn Denk

Corresponding Filing Tracking Number:

Filing Description:

Zurich American Insurance Company has partnered with United Business Association (UBA) to offer Accidental Death and Dismemberment, Critical Illness and Excess Accident Medical Expense Coverages to ABP members.

Founded in 2002, the UBA strives to provide resources and products to small business owners. In addition to small business owners, family members and employees are eligible to join. Through the group's purchasing power, it is able

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to provide members substantial discounts on products and services that are needed by small businesses.

Zurich has received all required State Insurance Department approvals for the coverages being offered through UBA.

According to your State requirements, we are submitting the following Association information:

- UBA Articles of Incorporation and Bylaws
- Face Page of the Policy, which includes UBA as the Policyholder on page 3.

## Company and Contact

### Filing Contact Information

Carolyn Denk, Filing Analyst carolyn.denk@zurichna.com  
 1400 American Lane 847-330-1132 [Phone]  
 Schaumburg, IL 60196 847-605-7768 [FAX]

### Filing Company Information

Zurich American Insurance Company CoCode: 16535 State of Domicile: New York  
 1400 American Lane Group Code: 212 Company Type:  
 Schaumburg, IL 60102 Group Name: State ID Number:  
 (847) 605-6000 ext. [Phone] FEIN Number: 36-4233459

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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$50.00  
 Retaliatory? No  
 Fee Explanation:  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Zurich American Insurance Company	\$50.00	04/05/2011	46262257

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	04/12/2011	04/12/2011

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Dismemberment      Dismemberment  
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## **Disposition**

Disposition Date: 04/12/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.



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## Supporting Document Schedules

		<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b>	Flesch Certification	Approved-Closed	04/12/2011
<b>Bypass Reason:</b>	n/a		
<b>Comments:</b>			

		<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b>	Application	Approved-Closed	04/12/2011
<b>Bypass Reason:</b>	n/a		
<b>Comments:</b>			

		<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b>	Articles of Incorporation, Bylaws and Constitution Statement	Approved-Closed	04/12/2011
<b>Comments:</b>			
<b>Attachments:</b>			
	Signed Bylaws.pdf		
	UBA Articles of Incorporation.pdf		
	UBA Constitution statement.pdf		

		<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b>	Sample Policy Face Page	Approved-Closed	04/12/2011
<b>Comments:</b>			
<b>Attachment:</b>			
	UBA Face Page - TX sample.pdf		

		<b>Item Status:</b>	<b>Status Date:</b>

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Project Name/Number: CW AH 32033 New Group Association Filing United Business Association/CW AH 32033  
**Satisfied - Item:** Member Information, brochure Approved-Closed 04/12/2011  
**Comments:**  
**Attachments:**  
Members List.pdf  
2011gapbrochure.pdf

**BY-LAWS**  
**OF**  
**"UNITED BUSINESS ASSOCIATION"**

**ARTICLE I**  
**PURPOSES**

The purpose or purposes of "United Business Association" ("association") shall be:

To conduct polls among its member on matters of importance to individuals interested in business; to collect, compile and disseminate business and financial information through the news media, to its members and the general public;

To carry on educational programs among its members and the general public relating to matters of vital interest to the business community;

To organize individuals interested in business and concerned citizens into an association with the objective that their voices may be heard effectively in local, state and national affairs affecting the business community.

To seek and support the availability of services and other benefits for members which represent greater value to those members than would be available to them individually.  
To conduct and engage in all lawful activities under the Texas not-for-profit Corporation Act.

**ARTICLE II**  
**OFFICES**

The Association shall have and continuously maintain in this state a registered office and a registered agent, and the registered office of the association shall be identical with that of its registered agent. The Association may have other offices within or without the State of Texas as the Board of Directors may from time to time determine.

**ARTICLE III**  
**MEMBERS**

Section 1. Classes of Members. The Association shall have two (2) classes of members. The designation of such classes and qualifications of the members of such classes shall be as follows:

1. Individual membership: The individual is entitled to participate in all benefit programs offered by the Association.

2. Family membership: The member and his spouse are entitled to participate in all benefit programs offered by the Association.

Section 2. Voting Rights. Each member of classes 1 and 2 shall be entitled to one vote on each matter submitted to a vote of the members by the Board of Directors. Voting may be in person or by proxy; provided that no proxy may be used for voting purposes unless the original of the proxy is filed with the Secretary of the Association at least seven (7) days before the meeting at which it is to be used.

Section 3. Termination of Membership. Any member who shall be in default in the payment of dues for the period fixed in Article XI of the By-Laws is automatically ineligible for membership and loses all privileges and rights of the Association, subject to the discretion of the Board of Directors to extend such time period for the payment of dues.

Section 4. Resignation. Any member may resign by filing a written resignation with the Secretary, but such resignation shall not entitle such member to any refund of dues and the member shall immediately lose all privileges and rights of the Association.

Section 5. Reinstatement. Upon written reapplication a former member may be reinstated to membership in the Association.

Section 6. Transfer of Membership. Membership in the Association is not transferable or assignable.

#### ARTICLE IV MEETINGS OF MEMBERS

Section 1. Annual Meeting. An annual meeting of the members of the Association shall be held for the purpose of electing Directors and the transaction of any other business as may come before the meeting. The date of the annual meeting shall be determined by the Board of Directors.

Section 2. Special Meeting. Special meetings of the members, for any purpose or purposes, unless otherwise prescribed by law, may be called by the President and shall be called by the Secretary at the direction of a majority of the Board of Directors, or at the request in writing of members representing at least one hundred (100) votes entitled to be cast at such meeting.

Section 3. Place of Meeting. The Board of Directors may designate any place, within or without the State of Texas as the place of meeting for any annual meeting. The President or the Board of Directors may designate any place within or without the State of Texas as the place of the meeting

for any special meeting. If no designation is made, the place of meeting shall be the registered office of the Association.

Section 4. Notice of Meetings. Written or printed notice stating the place, day and hour of any regular or special meeting of the Association members shall be delivered, either personally, by mail or through the internet, to each member, not less than seven (7) or more than forty (40) days before the date of such meeting, by or at the direction of the President, or Secretary, or the Board of Directors or person calling the meeting. In the case of special meetings, the purpose for which the meeting is called shall be stated in the notice. If mailed, the notice of meeting shall be deemed delivered when deposited in the United States mail addressed to the member at this address as it appears on the records of the Association, with postage thereon paid. Notice of meetings may be included in any publication that is distributed to the member.

Section 5. Quorum. There shall be no minimum number of members necessary to be present at any regular meeting or special meeting, in order to constitute a quorum. Those members present shall therefore constitute a quorum.

Section 6. Manner of Acting. The act of a majority of the members present at any regular or special meeting shall constitute the act of the members.

Section 7. Informal Action by Members. Upon approval by the directors, any action required to be taken at a meeting of the members of the Association or any other action which may be taken at a meeting, may be taken without a meeting if consents in writing, setting forth the action so taken, shall be signed by a majority of the members with respect to the subject matter thereof.

Section 8. Parliamentary Procedures. Parliamentary Procedure for all meetings of members, directors, and committees shall be conducted in accordance with the latest revised edition of Robert's Rules of Order, unless otherwise inconsistent with these By-Laws.

Section 9. Voting. At all meetings of the members, each member of records shall be entitled to one (1) vote. A vote may be cast either orally or in writing in person or by proxy. A "member of record" is a person who is a member in good standing of the Association as of the close of business on a date, selected by the Board of Directors, not less than forty (40) days nor more than fifty (50) days before the date of the meeting (the "record date"). When a quorum is present at any meeting, the vote of the holders of a majority of members present shall decide any questions brought before such meeting, unless the questions are ones upon which, by express provision of law or of the

Association's Articles of Incorporation, a different vote is required, in which case such express provision shall govern and control the decision of such question.

Section 10.    Matters Reserved to Membership Vote.    The following matters shall be authorized only upon a vote "thereon" by the members at a meeting called to consider such matter:

1.     An amendment to the Association's Articles of Incorporation;
2.     The election of the Board of Directors; and
3.     Any other matter which the Board of Directors, in their sole discretion, by resolution shall commit to a vote of the members.

## ARTICLE V BOARD OF DIRECTORS

Section 1.    General Powers.    The affairs of the Association shall be managed by its Board of Directors.

Section 2.    Number, Tenure and Qualifications.    The number of directors shall be no fewer than three (3) and no more than twenty-five (25) and may be changed from time to time by resolution of the Board of Directors.    The Board of Directors shall appoint a committee to nominate successor directors.    The directors shall be elected at an annual meeting of the members, except as provided in Section 8 of this Article, and each director elected shall hold office until his successor is elected and qualified or until his earlier death, resignation or removal.    Directors shall be residents of the United States of America.

Section 3.    Regular Meetings.    A regular annual meeting of the Board of Directors shall be held each year immediately after the annual meeting of the members of the Association for the purpose of electing officers and for the transaction of such other business as may come before the meeting.    The regular annual meeting of directors shall be held without other notice than these By-Laws.    The Board of Directors may provide by resolution the time and place, within or without the State of Texas for the holding of additional regular meetings of the Board of Directors and be members of the association.

Section 4. Special Meetings. Special meetings of the Board of Directors may be called by or at the request of the President or any two (2) directors. All special meetings shall be held at the registered office of the Association unless otherwise agreed upon by a majority of the Board of Directors in attendance at the meeting.

Section 5. Notice. Notice of any special meeting of the Board of Directors and the business to be transacted shall be given at least five (5) days previously thereto by written notice delivered personally, by mail or through the internet to each director at his address shown on the records of the Association. If notice be given by mail, such notice shall be deemed to be delivered when deposited in the United States mail addressed to the director. Any director may waive notice of any meeting. The attendance of a director at any meeting shall constitute a waiver of notice of such meeting, except where a director attends a meeting for the express purpose of objecting to the transaction of any business because the meeting is not lawfully called or convened. The purpose of any special meeting of the Board of Directors shall be specified in the notice of such meeting.

Section 6. Quorum. A majority of the Board of Directors shall constitute a quorum for the transaction of business at any meeting of the Board of Directors provided that if less than a majority of the directors are present at said meeting, a majority of the directors present may adjourn the meeting from time to time without further notice.

Section 7. Manner of Acting. The act of a majority of the directors present at a meeting at which a quorum is present shall be the act of the Board of Directors, except where otherwise provided by law or these By-Laws.

Section 8. Vacancies. Vacancies created by the death, resignation, or removal of a director may be filled by a majority vote of the directors then in office though less than a quorum, and each director so chosen shall hold office until his successor is elected and qualified or until his earlier death, resignation or removal. A director may be removed at any time, with or without cause, by a vote of a majority of the remaining directors. If there are not directors in office, then an election of directors may be held in the manner provided by law. Newly created directorships shall be filled by election at an annual meeting or special meeting called for that purpose.

Section 9. Compensation. Directors as such shall not receive any stated salaries for their services, but by resolution of the Board of Directors, a fixed sum and expenses of attendance, if any, may be allowed for attendance at each meeting of the Board of Directors. Nothing herein contained shall be construed to preclude any director from serving the Association in any other capacity and receiving compensation therefor upon approval by the Board.

Section 10. Telephonic Participation in Meeting. The members of the Board of Directors, or of any committee designated by the Board of Directors, may participate in a meeting of the Board of Directors or committee by means of conference telephone or similar communications equipment whereby all persons participating in the meeting can hear each other, and participation in a meeting in this manner shall constitute presence in person at the meeting.

Section 11. Action by Written Consent. Any action which is required to be or may be taken at a meeting of the directors, or of any committee of the directors, may be taken without a meeting if consents in writing, setting forth the action so taken are signed by all of the members of the Board of Directors or of the committee as the case may be. The consents shall have the same force and effect as a unanimous vote at a meeting duly held. The Secretary shall file the consents with the minutes of the meetings of the Board of Directors or of the committee as the case may be.

## ARTICLE VI OFFICERS

Section 1. Officers. The Officers of the Association shall be a President, one or more Vice Presidents (the number thereof to be determined by the Board of Directors), a Treasurer, a Secretary or combination thereof, and such other officers as may be elected in accordance with the provisions of this article. The Board of Directors may elect or appoint other officers, including one or more Assistant Secretaries and one or more Assistant Treasurers, as it shall deem desirable, such officers to have the authority and perform the duties prescribed, from time to time, by the Board of Directors. Any two or more offices may be held by the same person, except the offices of President and Secretary.

Section 2. Election and Term of Office. The Officers of the Association shall be elected annually by the Board of Directors at the regular annual meeting of the Board of Directors. If the election of Officers shall not be held at such meeting, such election shall be held as soon thereafter as convenient. Vacancies may be filled or new officers created and filled at any meeting of the Board of Directors. Each Officer shall hold office until his successor shall have been duly elected and shall have qualified.

Section 3. Removal. Any Officer or Agent elected or appointed by the Board of Directors may be removed by the Board of Directors whenever in its judgment the best interests of the Association would be served thereby.

Section 4. Vacancies. A vacancy in any office because of death, resignation, removal, disqualification or otherwise, may be filled by the Board of Directors for the unexpired portion of the term.

Section 5.     President.   The President of the Association shall be the principal executive officer of the Association. He shall supervise and conduct the affairs of the Association in such manner as will best accomplish the purposes set forth in the Articles of Incorporation of the Association. He shall preside at all meetings of the Association members and the Board of Directors. He shall countersign all checks together with the Treasurer.

Section 6.     Vice President. In the absence of the President, or in the event of his inability or refusal to act, the Vice President shall perform the duties of the President, and when so acting, shall have all the powers of and be subject to all the restrictions upon the President. The Vice President shall perform such other duties as from time to time may be assigned to him by the President or by the Board of Directors.

Section 7.     Treasurer. The Treasurer or Assistant Treasurer shall have charge and custody of and be responsible for all funds and securities of the Association; receive and give receipts for monies received by the Association from any source whatsoever, and deposit all such monies in the name of the Association in such banks, trust companies or other depositories as shall be selected in accordance with the provisions of Article VIII of these By-Laws.

Section 8.     Secretary. The Secretary or Assistant Secretary of the Association shall keep the minutes of the meetings of the members and of the Board of Directors in one or more books provided for that purpose; see that all notices are duly given in accordance with the provisions of these By-Laws or as required by law; be custodian of the corporate records of the Association; see that the seal of the Association, if any, is affixed to all documents, the execution of which on behalf of the Association under its seal, if any, is duly authorized in accordance with the provisions of these By-Laws; keep a register of the post office address of each member which shall be furnished to the Secretary or Assistant Secretary by such member; and in general perform all duties incident to the office of Secretary and such other duties as from time to time may be assigned to the Secretary or Assistant Secretary by the President or by the Board of Directors.

## ARTICLE VII COMMITTEES

Section 1.     Committees of Directors. The Board of Directors, by resolution adopted by the majority of the directors in office, may designate one or more committees, each of which shall consist of two (2) or more directors, which committees, to the extent provided in said resolution, shall have and exercise the authority of the Board of Directors in the management of the Association; but

the designation of such committees and the delegation thereto of authority shall not operate to relieve the Board of Directors, or any individual director, of any responsibility imposed upon it or him by law. The President shall be an ex-officio member of all committees of directors.

Section 2. Other Committees. Other committees not having and exercising the authority of the Board of Directors in the management of the Association may be designated by a resolution adopted by a majority of the directors present at a meeting at which a quorum is present. Except as otherwise provided in such resolution, members of each such committee shall be members of the Association, and the President of the Association shall appoint the members thereof. Any member thereof may be removed by the person or persons authorized to appoint such member whenever in their judgment the best interests of the Association will be served by such removal. One member of each committee shall be a director.

Section 3 Vacancies. Vacancies in the membership of any committee may be filled by appointments made in the same manner as provided in the case of original appointments.

Section 4. Quorum. Unless provided in the resolution of the Board of Directors designating a committee, a majority of the whole committee shall constitute a quorum and the act of a majority of the members present at a meeting at which a quorum is present shall be the act of the committee.

Section 5. Rules. Each committee may adopt rules for its own government not inconsistent with these By-Laws or with rules adopted by the Board of Directors.

## ARTICLE VIII CONTRACTS, CHECKS, DEPOSITS, AND FUNDS

Section 1. Contracts. The Board of Directors may authorize the officers or agents of the Association to enter into contracts or to execute and deliver documents in the name of and on behalf of the Association. Such authority shall be confined to specific instances. Such contracts may be for any purpose deemed by the Board of Directors to be appropriate, including the contracting with a third party for any or all administrative and other services and functions necessary for the Association to achieve its purpose.

Section 2. Checks, Drafts, Etc. All checks, drafts, or other orders for payment of money, notes or other evidences of indebtedness issued in the name of the Association shall be signed by such officer or officers, agent or agents of the Association and in such manner as shall from time to time be determined by the resolution of the Board of Directors. In the absence of such determination by the

Board of Directors, such instruments shall be signed by the Treasurer or an Assistant Treasurer and countersigned by the President or Vice President of the Association.

Section 3.     Deposits. All funds coming into possession of the Association shall be deposited from time to time to the credit of the Association in such banks, trust companies, or other depositories as the Board of Directors may select.

Section 4.     Gifts. The Board of Directors may accept on behalf of the Association any contributions, gifts, bequests, or device for the general purpose or for any special purpose of the Association.

Section 5.     Loans. The Association may, upon authorization of the Board of Directors, from time to time accept or negotiate loans of financial assistance to be repaid at such time as the Association is reasonably able to repay.

#### ARTICLE IX CERTIFICATES OF MEMBERSHIP

Section 1.     Certificates of Membership. The Board of Directors may provide for the issuance of certificates evidencing membership in the Association which shall be in such form as may be determined by the Board. Such certificates shall be signed by the President or Vice President and shall be sealed with the seal of the Association, if any. The name and address of each member and the date of issuance of the certificate shall be entered on the records of the Association. If any certificate shall become lost, mutilated or destroyed, a new certificate may be issued therefor upon such terms and conditions as the Board of Directors may determine.

Section 2.     Issuance of Certificates. When a member has applied for and is eligible for membership and has paid any initiation fee and dues that may then be required, a certificate of membership shall be issued and delivered to him by the Secretary, if the Board of Directors shall have provided for the issuance of certificates of membership under the provisions of Section 1 of this article.

#### ARTICLE X BOOKS AND RECORDS

The Association shall keep correct and complete books and records of accounts and shall also keep minutes of the proceedings of its members, Board of Directors and committees having any of the authority of the Board of Directors, and shall keep at the registered or principal office a record giving

the names and addresses of the members entitled to vote. All books and records of the Association may be inspected by any member, or his agent or attorney for any purpose at any reasonable time.

ARTICLE XI  
DUES AND INITIATION FEE

Section 1.     Annual Dues. The Board of Directors may determine from time to time the amount of annual dues payable to the Association by members of each class.

Section 2.     Payment of Dues. Dues shall be payable in advance.

Section 3.     Default and Termination of Membership. When any member of any class shall be in default in the payment of dues for a period of one month from the beginning of the period from which such dues became payable, such member shall be automatically dropped from membership unless the Board of Directors, in its discretion, extends the time for payment of dues.

Section 4.     Initiation Fee. Each member may be required to pay, in addition to applicable dues, the amount of any initiation fee designated by the Board of Directors as a prerequisite to membership. The Board of Directors may provide that the initiation fee is waived for members who are part of a group where the sponsor pays a stated initiation fee on behalf of all group members.

ARTICLE XII  
FISCAL YEAR

The fiscal year of the Association shall begin the first day of January and end on the last day of December in each year.

ARTICLE XIII  
SEAL

The Board of Directors may provide a corporate seal which shall be in the form of a circle and shall have inscribed thereon the name of the corporation and the words "Corporate Seal".

ARTICLE XIV  
WAIVER OF NOTICE

Whenever any notice is required to be given under the provisions of the General Not-For-Profit Corporation Law of Texas under the provisions of the Articles of Incorporation or the By-Laws of the Association, a waiver thereof in writing signed by the person or persons entitled to such notice, whether before or after the time stated therein, shall be deemed equivalent to the giving of such notice.

ARTICLE XV  
AMENDMENT OF BY-LAWS

These By-Laws may be altered, amended or repealed and new By-Laws may be adopted by a two-thirds (2/3) majority of the directors present at any regular meeting or any special meeting, provided that at least seven (7) days' written notice is given of intention to alter, amend or repeal or to adopt new By-Laws at such meeting.

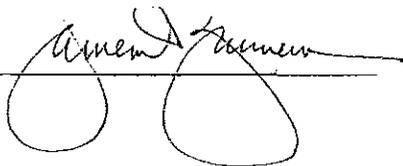
ARTICLE XVI  
INDEMNIFICATION

The Association shall provide for indemnification by the Association of any and all of its directors or officers or former directors or officers against expenses actually and necessarily incurred by them in connection with the defense of any action, suit, or proceeding, in which they or any of them are made parties, or a party, by reason of having been directors or officers of the Association, except in relation to matters as to which such director or officer or former director or officer shall be adjudged in such action, suit, or proceeding to be liable for gross negligence or misconduct in the performance of duty and to such matters as shall be settled by agreement predicated on the existence of such liability for gross negligence or misconduct.

ARTICLE XVII  
DISSOLUTION

The Association shall use its funds only to accomplish the objectives and purposes specified in these By-Laws, and no part of said funds shall inure, or be distributed, to the members of the Association. On dissolution of the Association any funds remaining shall be distributed to one or more regularly organized and qualified charitable, educational, scientific, or philanthropic organizations to be selected by the Board of Directors.

Bylaws adopted and approved

\_\_\_\_\_  
President 

# The State of Texas

## SECRETARY OF STATE CERTIFICATE OF INCORPORATION

OF

UNITED BUSINESS ASSOCIATION  
CHARTER #1163081

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The undersigned, as Secretary of State of the State of Texas, hereby certifies that Articles of Incorporation for the above corporation duly signed pursuant to the provisions of the Texas Non-Profit Corporation Act, have been received in this office and are found to conform to law.

ACCORDINGLY, the undersigned, as Secretary of State, and by virtue of the authority vested in the Secretary by law, hereby issues this Certificate of Incorporation and attaches hereto a copy of the Articles of Incorporation.

Dated AUGUST 13 19 90



*Gary S Bayard Jr.*  
Secretary of State

FILED  
In the Office of the  
Secretary of State of Texas

ARTICLES OF INCORPORATION

AUG 13 1990

OF

Corporations Section

UNITED BUSINESS ASSOCIATION  
(A Non-Profit Corporation)

ARTICLE ONE

The name of the Corporation is UNITED BUSINESS ASSOCIATION.

ARTICLE TWO

The corporation is a non-profit corporation.

ARTICLE THREE

The period of its duration is perpetual.

ARTICLE FOUR

Said corporation is organized exclusively for providing group benefits for self-employed persons.

ARTICLE FIVE

The street address of its initial Registered Office, and the name of its initial Registered Agent at this address is as follows:

John Osorio  
6822 Mimosa Lane  
Dallas, Texas 75230

ARTICLE SIX

The number of initial Directors is three (3). The names and addresses of the initial Directors are:

Joseph Mancuso  
4304 Greenwood Lane  
Grapevine, Texas 76051

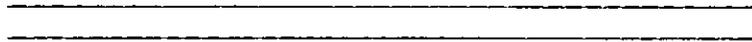
Anastasia Mancuso  
4304 Greenwood Lane  
Grapevine, Texas 76051

Tamara Mancuso  
4304 Greenwood Lane  
Grapevine, Texas 76051

ARTICLE SEVEN

The name and address of the Incorporator is:

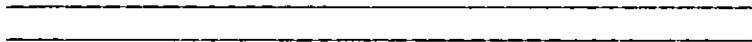
Kelli Austin  
408 W. 17th Street, Suite 101  
Austin, Texas 78701-1207



IN WITNESS WHEREOF: I have hereunto set my hand this

13<sup>th</sup> day of August, 1990.

Kelli Austin, Incorporator





# The State of Texas

## Secretary of State

### CERTIFICATE OF AMENDMENT

FOR

UNITED BUSINESS ASSOCIATION  
CHARTER NUMBER 01163081

THE UNDERSIGNED, AS SECRETARY OF STATE OF THE STATE OF TEXAS,  
HEREBY CERTIFIES THAT THE ATTACHED ARTICLES OF AMENDMENT FOR THE ABOVE  
NAMED ENTITY HAVE BEEN RECEIVED IN THIS OFFICE AND ARE FOUND TO  
CONFORM TO LAW.

ACCORDINGLY THE UNDERSIGNED, AS SECRETARY OF STATE, AND BY VIRTUE  
OF THE AUTHORITY VESTED IN THE SECRETARY BY LAW, HEREBY ISSUES THIS  
CERTIFICATE OF AMENDMENT.

DATED AUG. 16, 1993



*John Hannah Jr.*  
Secretary of State



The State of Texas

Secretary of State

APR. 23, 1997

NATIONAL ASSOCIATION CONSULTANTS INC.  
1819 CLARKSON RD #301  
CHESTERFIELD ,MO 63017

RE:  
UNITED BUSINESS ASSOCIATION  
CHARTER NUMBER 01163081-01

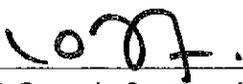
IT HAS BEEN OUR PLEASURE TO APPROVE AND PLACE ON RECORD YOUR ARTICLES OF AMENDMENT.

THE APPROPRIATE EVIDENCE IS ATTACHED FOR YOUR FILES AND THE ORIGINAL HAS BEEN FILED IN THIS OFFICE.

PAYMENT OF THE FILING FEE IS ACKNOWLEDGED BY THIS LETTER.

IF WE CAN BE OF FURTHER SERVICE AT ANY TIME, PLEASE LET US KNOW.



  
Antonio O. Garza, Jr., Secretary of State



The State of Texas  
Secretary of State

CERTIFICATE OF AMENDMENT

FOR

UNITED BUSINESS ASSOCIATION  
CHARTER NUMBER 01163081

THE UNDERSIGNED, AS SECRETARY OF STATE OF THE STATE OF TEXAS,  
HEREBY CERTIFIES THAT THE ATTACHED ARTICLES OF AMENDMENT FOR THE ABOVE  
NAMED ENTITY HAVE BEEN RECEIVED IN THIS OFFICE AND ARE FOUND TO  
CONFORM TO LAW.

ACCORDINGLY THE UNDERSIGNED, AS SECRETARY OF STATE, AND BY VIRTUE  
OF THE AUTHORITY VESTED IN THE SECRETARY BY LAW, HEREBY ISSUES THIS  
CERTIFICATE OF AMENDMENT.

DATED APR. 9, 1997

EFFECTIVE APR. 9, 1997



A handwritten signature in black ink, appearing to read "Antonio O. Garza, Jr.", written over a horizontal line.

Antonio O. Garza, Jr., Secretary of State

FILED  
In the Office of the  
Secretary of State of Texas

APR 09 1997

Corporations Section

ARTICLES OF AMENDMENT  
TO THE  
RESTATEMENT OF ARTICLES OF INCORPORATION

Pursuant to the provisions of Articles 4.03 of the Texas Non-Profit Corporation Act, the undersigned corporation adopts the following Articles of Amendment to its Restatement of Articles of Incorporation which:

Change the Registered Agent of the corporation (Article V).

ARTICLE I

The name of the Corporation is UNITED BUSINESS ASSOCIATION

ARTICLE II

The following Amendments to the Restatement of Articles of Incorporation were adopted by the Corporation on March 17, 1997 and all other Articles are retained without Amendment.

Article V of the Restatement of Articles of Incorporation is hereby amended so as to read as follows:

ARTICLE V

The street address of its initial Registered Office, and the name of its initial Registered Agent at this address is as follows:

C T Corporation System  
350 North Saint Paul St.  
Dallas TX 75201

ARTICLE III

The Amendment was adopted in the following manner:

The Amendment was adopted at a meeting of the Board of Directors held on March 17, 1997, and received a vote of a majority of the Directors in office, there being no members having voting rights in respect thereof.

Dated: March 17, 1997

UNITED BUSINESS ASSOCIATION

By:   
Gary Johnston, President

By:   
William A. Warmann, Jr.  
Secretary

United Business Association operates under a set of Articles and Bylaws which serve the same purpose as a Constitution.

# Group Accident Insurance Policy



**ZURICH AMERICAN INSURANCE COMPANY**  
1400 American Lane  
Schaumburg, Illinois 60196

**POLICYHOLDER:** United Business Association  
350 N. St. Paul St  
Dallas, TX 75201

**POLICY NUMBER:** MCG 9341006

**POLICY INCEPTION DATE:** March 1, 2011

In return for the payment of premium expressed in the Schedule, **We** agree to pay the benefits of this **Policy** to the persons insured hereunder, subject to the terms and conditions which follow. **We** have issued this **Policy** to the **Policyholder**. This **Policy** is executed as of the Policy Inception Date shown in the Schedule which is its date of issue, and from which anniversary dates are measured.

**RENEWAL.** This **Policy** will automatically renew for an additional twelve-month period unless either party expresses its intent not to renew as specified in the Termination of Insurance provisions shown in Section VII.A.

This **Policy** is delivered in, and subject to the laws of the Contract Situs in which it is issued.

**THIS GROUP ACCIDENT INSURANCE POLICY PROVIDES ACCIDENT COVERAGE ONLY.  
THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.**

**We** and the **Policyholder** have agreed to all the terms of this **Policy**.

This is a legal contract between the **Policyholder** and **Us**.

IN WITNESS WHEREOF, this **Company** has executed and attested these presents and, where required by law, has caused this **Policy** to be countersigned by its duly Authorized Representative(s).

*Nancy D. Mueller*

President

*Don E. Kenney*

Corporate Secretary

**PLEASE READ THIS POLICY CAREFULLY**

**NON-PARTICIPATING**

**IMPORTANT NOTICE**

To obtain information or make a complaint:

You may call Zurich's toll-free telephone number for information or to make a complaint at:

1-877-287-4805

You may write to Zurich at:

Zurich American Insurance Company,  
P.O. Box 968041, Schaumburg, IL. 60196

You may contact the Texas Department of Insurance to obtain information on companies, coverages, rights, or complaints at:

**1-800-252-3439**

You may write the Texas Department of Insurance at:

P.O. Box 149104  
Austin, TX 78714-9104  
FAX No. (512) 475-1771  
Web: <http://www.tdi.state.tx.us>  
E-mail: ConsumerProtection@tdi.state.tx.us

**PREMIUM OR CLAIM DISPUTES:**

Should you have a dispute concerning your premium or about a claim you should contact Zurich first. If the dispute is not resolved you may contact the Texas Department of Insurance.

**ATTACH THIS NOTICE TO YOUR POLICY:**

This notice is for information only and does not become a part or condition of this Policy.

**AVISO IMPORTANTE**

Para obtener información o para someter una queja:

Usted puede llamar al número de teléfono gratis de Zurich para información o para someter una queja al:

1-877-287-4805

Usted puede escribir a Zurich en:

Zurich American Insurance Company,  
P.O. Box 968041, Schaumburg, IL. 60196

Puede comunicarse con el Departamento de Seguros de Texas para obtener la información acerca de compañías, coberturas, derechos, o quejas de:

**1-800-252-3439**

Usted escribir al Departamento de Seguro de Texas:

P.O. Box 149104  
Austin, TX 78714-9104  
FAX No. (512) 475-1771  
Web: <http://www.tdi.state.tx.us>  
E-mail: ConsumerProtection@tdi.state.tx.us

**DISPUTAS SOBRE PRIMAS O RECLAMOS:**

Si tiene una disputa concerniente a su prima o a un reclamo, debe comunicarse con el Zurich primero. Si no se resuelta la disputa, puede entonces comunicarse con el departamento (Texas Department of Insurance).

**UNA ESTE AVISO A SU POLIZA:**

Este aviso es solo para proposito de información y no se convierte en parte o condición del document adjunto.

## TABLE OF CONTENTS

<b>SECTION</b>	<b>DESCRIPTION</b>
Section I	SCHEDULE
Section II	ELIGIBILITY AND EFFECTIVE DATES OF INSURANCE
Section III	DEFINITIONS
Section IV	GENERAL EXCLUSIONS
Section V	GENERAL LIMITATIONS
Section VI	PREMIUMS
Section VII	TERMINATION OF INSURANCE
Section VIII	HOW TO FILE A CLAIM
Section IX	PAYMENT OF CLAIMS
Section X	GENERAL POLICY CONDITIONS
Section XI	COVERAGES

SAMPLE

**SECTION I - SCHEDULE**

- I. **POLICYHOLDER:** United Business Association  
350 N. St. Paul St  
Dallas, TX 75201
- II. **POLICY NUMBER:** MCG 9341003
- III. **POLICY INCEPTION DATE:** March 1, 2011
- IV. **POLICY PERIOD:** Continuous  
(All Insurance begins and ends at 12:01 a.m. at the **Policyholder's** address)
- V. **CONTRACT SITUS:** Texas
- VI. **ELIGIBILITY AND CLASSIFICATION OF INSUREDS:**

The following individuals are eligible to become **Insureds** upon the submission of completed enrollment material, if required:

- Class I: **Active Members of the Policyholder**
- Class II: **Spouse/Domestic Partner of Active Member**
- Class III: **Dependent Children of Active Member**

If a **Covered Person** suffers a **Covered Injury** resulting in a **Covered Loss**, and he or she is covered under more than one Class, **We** will pay only one benefit, the largest benefit.

**VII. PRINCIPAL SUM:**

Class I: A member may purchase an amount of **Principal Sum** from a minimum of \$10,000 to a maximum of \$10,000.

The **Principal Sum** for covered **Dependents** will be a percentage of the **Insured's Principal Sum**, on the date of **Accident**, determined by multiplying **Your Principal Sum** by the percentage below.

<u>Plan Selected</u>	<u>% Spouse/Domestic Partner</u>	<u>% Child(ren)</u>
<b>Spouse/Domestic Partner and Dependent Child(ren);</b>	100%	50%

**IX. COVERAGES:**

<b>COVERAGE</b>	<b>CLASS COVERED</b>	<b>COVERAGE AMOUNT</b>
Accidental Death and Dismemberment Coverage	All	Accidental Death 100% of <b>Principal Sum</b>
		Loss of:
		1. Both Hands or Both Feet 100% of <b>Principal Sum</b>
		2. One Hand and One Foot 100% of <b>Principal Sum</b>
		3. One Hand or One Foot plus the loss of Sight of One Eye 100% of <b>Principal Sum</b>
		4. Sight of Both Eyes 100% of <b>Principal Sum</b>
		5. Speech and Hearing 100% of <b>Principal Sum</b>
		6. Speech or Hearing 50% of <b>Principal Sum</b>
		7. One Hand; One Foot; or Sight of One Eye 50% of <b>Principal Sum</b>
		8. Thumb and Index Finger of the same Hand 25% of <b>Principal Sum</b>
		9. Hearing in One Ear 25% of <b>Principal Sum</b>
Exposure and Disappearance Coverage	All	100% of <b>Principal Sum</b>

X. BENEFITS RIDERS:

BENEFIT	CLASS COVERED	BENEFIT AMOUNT	FORM NUMBER
Accident Medical Expense	All	A Minimum Benefit of \$10,000 to a Maximum Benefit of \$10,000 per <b>Covered Person</b> per <b>Covered Accident</b>  \$250.00 Deductible per <b>Covered Accident</b>  100% <b>Principal Sum</b> for Class II, <b>Spouse/Domestic Partner</b> , of <b>Covered Member</b> .  50% <b>Principal Sum</b> for Class III, <b>Dependent Child(ren)</b> , of <b>Covered Member</b> .	U-GMC- 140AS – A TX

XI. REPORTING AND NOTICE ADDRESSES:

Claim Reporting:  
Plan Administrator  
NEBCO  
144 Metro Center Blvd, Suite 1  
Warwick, RI 02886-1706  
Phone: 866-286-8247

SAMPLE

United Business Association Members - Arkansas

<u>Name</u>	<u>Address</u>	<u>City</u>	<u>State</u>	<u>Zip</u>
None				

Coverage for the Gaps in your Insurance Plan.  
Plus, benefits for a healthy lifestyle.



# [protection]

**FOR LIFE'S UNEXPECTED MOMENTS**

View Plan Details Inside...

- GAP Basic Plan<sup>SM</sup>
- UBA Basic Plan<sup>SM</sup>
- GAP Plus Plan<sup>SM</sup>
- GAP 10K Plan<sup>SM</sup>
- GAP 10K Plus Plan<sup>SM</sup>

[www.gapplusplan.com](http://www.gapplusplan.com)

**GAP**  <sup>SM</sup>  
**PLAN.COM**

## Let's Get Down to the Basics!

The GAP Basic Plan<sup>SM</sup> offers just that, the basics of the Healthy America Association.

For those of you who were looking for some of the valued member benefits for a fraction of the cost, the GAP Basic Plan<sup>SM</sup> is right for you.

For a low monthly membership cost of \$10 per month for the entire family, this basic plan is a valued new addition to our selection of GAP plans. To get a sneak peak at the benefits, view the *quick* descriptions to the right.

\*For full details, limitations, exclusions, age limits, state availability, and definitions, please refer to the member benefit guide. **This is not an individual major medical health plan.** This plan was designed to coordinate with a major medical high deductible plan. Membership in Healthy America Association is required to purchase the GAP Basic Plan<sup>SM</sup>.

# basic<sup>SM</sup> Member Benefits

CallMD

Medical Travel Assistance Plan

MedScript RX

LensCrafters Vision Club

Free Vitamins

Hearing Service

24 Hour Nurse Helpline

Gateway Medicaid

Child ID Card

**\$10** per month  
for the entire family

Emergency Roadside Assistance

**CallMD** - Have a non-emergency medical question you want answered right away? Telemedicine has finally come of age, and what's more, CallMD makes personal physician phone consultations affordable, convenient and - equally important - fast and flexible enough to accommodate the full schedules and on-the-go lifestyles of today's moms, dads, college students and business professionals.

**Medical Travel Assistance Plan** - The Medical Travel Assistance Plan provides you with peace of mind while traveling more than 100 miles from home. With many services like Emergency Evacuation / Repatriation, Transportation of Escort, Vehicle Return and many others, Medical Travel Assistance Plan is a valued asset to the GAP Basic Plan<sup>SM</sup>.

**MedScript RX Discounts** - You can now save up to 50% on your prescription drug needs through MedScript, the most innovative cost containment prescription program available today. This innovative exclusive membership service will allow you to access some of the lowest possible prices on your prescription needs...plus, have them delivered right to your front door!

**LensCrafters Vision Club** - At LensCrafters, one hour service is just the beginning! Your member ID card brings you and your eligible family members special rates on purchases like lenses, materials and services, and frames.

**Free Vitamins** - By purchasing the GAP Basic Plan<sup>SM</sup>, you will have access to, 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.

**Hearing Service** - Association Hearing Service is a nationwide plan that offers its members premium, name brand hearing aids at huge savings on a no-risk, 100% satisfaction-guaranteed basis. The hearing instruments offered through this mail-order plan typically save a member between 50%-60% off the prices of most local audiology clinics or dispensing offices.

**24-Hour Nurse Helpline** - In an effort to assist our members to become more informed about their healthcare, the Association is pleased to offer a telephone service that allows members to ask questions and receive information about their health, illnesses and medications 24 hours a day, 365 days a year.

**Gateway Medicaid** - In an emergency, getting vital health information to medical personnel quickly could be critical. Your Gateway Medicaid keeps your personal medical profile handy at all times so that emergency medical personnel will have access to data needed to administer appropriate care.

**Child ID Card** - You can't be with your children all the time - especially when they go to school - but you can provide additional protection for those times when they are not with you. By registering your children with SafetyNet Child ID Card Services, authorities will be able to provide faster, more complete help to your child should he / she be missing or abducted.

**24-Hour Emergency Roadside Assistance** - Association Members can gain peace of mind on the road by registering for Emergency Roadside Assistance. One registered, you will receive emergency roadside assistance membership materials including membership cards that will enable you and your family to get assistance from a participating service provider whenever car troubles arise.

**CallMD** - Have a non-emergency medical question you want answered right away? Telemedicine has finally come of age, and what's more, CallMD makes personal physician phone consultations affordable, convenient and - equally important - fast and flexible enough to accommodate the full schedules and on-the-go lifestyles of today's moms, dads, college students and business professionals.

**Medical Travel Assistance Plan** - The Medical Travel Assistance Plan provides you with peace of mind while traveling more than 100 miles from home. With many services like Emergency Evacuation / Repatriation, Transportation of Escort, Vehicle Return and many others, Medical Travel Assistance Plan is a valued asset to the UBA Basic Plan<sup>SM</sup>.

**MedScript RX Discounts** - You can now save up to 50% on your prescription drug needs through MedScript, the most innovative cost containment prescription program available today. This innovative exclusive membership service will allow you to access some of the lowest possible prices on your prescription needs...plus, have them delivered right to your front door!

**LensCrafters Vision Club** - At LensCrafters, one hour service is just the beginning! Your member ID card brings you and your eligible family members special rates on purchases like lenses, materials and services, and frames.

**Free Vitamins** - By purchasing the UBA Basic Plan<sup>SM</sup>, you will have access to, 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.

**Hearing Service** - Association Hearing Service is a nationwide plan that offers its members premium, name brand hearing aids at huge savings on a no-risk, 100% satisfaction-guaranteed basis. The hearing instruments offered through this mail-order plan typically save a member between 50%-60% off the prices of most local audiology clinics or dispensing offices.

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**24-Hour Emergency Roadside Assistance** - Association Members can gain peace of mind on the road by registering for Emergency Roadside Assistance. One registered, you will receive emergency roadside assistance membership materials including membership cards that will enable you and your family to get assistance from a participating service provider whenever car troubles arise.

## Let's Get Down to the Basics!

The UBA Basic Plan<sup>SM</sup> offers just that, the basics of the United Business Association.

For those of you who were looking for some of the valued member benefits for a fraction of the cost, the UBA Basic Plan<sup>SM</sup> is right for you.

For a low monthly membership cost of \$10 per month for the entire family, this basic plan is a valued new addition to our selection of GAP plans. To get a sneak peak at the benefits, view the *quick* descriptions to the left.

\*For full details, limitations, exclusions, age limits, state availability, and definitions, please refer to the member benefit guide. ***This is not an individual major medical health plan.*** This plan was designed to coordinate with a major medical high deductible plan. Membership in United Business Association is required to purchase the UBA Basic Plan<sup>SM</sup>.

UBA BASIC PLAN<sup>SM</sup>

## UBA basic<sup>SM</sup> Member Benefits

CallMD

Medical Travel Assistance Plan

MedScript RX

LensCrafters Vision Club

Free Vitamins

Hearing Service

24 Hour Nurse Helpline

Gateway Medicaid

Child ID Card

Emergency Roadside Assistance

**\$10** per month for the entire family

With rising costs of health insurance premiums, more and more people are moving to high deductible health plans. By buying a plan like the GAP Plus Plan<sup>SM</sup>, you are bridging the gap between your out-of-pocket expenses and your deductible due to accident related events and the first diagnosis of heart attack, life-threatening cancer, or stroke.

# GAP Member Benefits

Accident	Critical Illness	CallMD	PrePaid Labs
PrePaid Imaging	Medical Travel Assistance Plan	MedScript RX	Free Vitamins
LensCrafters Vision Club	24 Hour Nurse Helpline	GymAmerica	Hearing Service
Gateway Medicaid	ITC-50 Hotel	Car Rental Discounts	Association Travel Club
Carperks	ADP Payroll Processing	HopTheShops	Hewlett-Packard Computer Equip
UPS Express	Office Depot	National Theme Park Discounts	Floral Discounts

**\$40** per month for the entire family

**\$5,000**

**\*Excess Medical Accident Coverage Benefit**

for each Covered Member, subject to a \$100 deductible per accident per Covered Member.

## Benefits for a Healthy Lifestyle

Not only does the The GAP Plus Plan<sup>SM</sup> offer quality GAP coverage like the Accident Medical and Critical Illness benefits, it also offers health and business benefits to help you enhance your everyday life. Below is a quick sneak peak at some of the member benefits you will enjoy with GAP Plus Plan<sup>SM</sup>.

**CallMD** program which makes personal physician phone consultations affordable, convenient and - equally important - fast and flexible enough to accommodate the full schedules and on-the-go lifestyles of today's moms, dads, college students and business professionals.

**Medical Travel Assistance Plan** - The Medical Travel Assistance Plan provides you with peace of mind while traveling more than 100 miles from home. With many services like Emergency Evacuation / Repatriation, Transportation of Escort, Vehicle Return and many others, Medical Travel Assistance Plan is a valued asset to the GAP Plus Plan<sup>SM</sup>.

**Free Vitamins** - By purchasing the GAP Plus Plan<sup>SM</sup>, you will have access to, 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.

**and much more...**

\*For full details, limitations, exclusions, age limits, state availability, and definitions, please refer to the member benefit guide. *This is not an individual major medical health plan.* This plan was designed to coordinate with a major medical high deductible plan. Membership in Healthy America Association is required to purchase the GAP Plus Plan<sup>SM</sup>.

**Group Critical Illness Benefit\***

**\$5,000**

- if upon first diagnosis of a Covered Critical Illness after the first 12 months from the effective date.

# \$10,000

## \*Group Critical Illness Benefit

- if upon first diagnosis of a Covered Critical Illness after the first 12 months from the effective date.

### Benefits for a Healthy Lifestyle

Not only does the The GAP 10K Plan<sup>SM</sup> offer quality GAP coverage like the Critical Illness benefit, it also offers health and business benefits to help you enhance your everyday life. Below is a quick sneak peak at some of the member benefits you will enjoy with GAP 10K Plan<sup>SM</sup>.

**CallMD** program which makes personal physician phone consultations affordable, convenient and - equally important - fast and flexible enough to accommodate the full schedules and on-the-go lifestyles of today's moms, dads, college students and business professionals.

**Medical Travel Assistance Plan** - The Medical Travel Assistance Plan provides you with peace of mind while traveling more than 100 miles from home. With many services like Emergency Evacuation / Repatriation, Transportation of Escort, Vehicle Return and many others, Medical Travel Assistance Plan is a valued asset to the GAP 10K Plan<sup>SM</sup>.

**Free Vitamins** - By purchasing the GAP 10K Plan<sup>SM</sup>, you will have access to, 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.

## and much more...

\*For full details, limitations, exclusions, age limits, state availability, and definitions, please refer to the member benefit guide. **This is not an individual major medical health plan.** This plan was designed to coordinate with a major medical high deductible plan. Membership in United Business Association is required to purchase the GAP 10K Plan<sup>SM</sup>.



With rising costs of health insurance premiums, more and more people are moving to high deductible health plans. By buying a plan like the GAP 10K Plan<sup>SM</sup>, you are bridging the gap between your out-of-pocket expenses and your deductible due to the first diagnosis of heart attack, life-threatening cancer, or stroke.

The GAP 10K Plan<sup>SM</sup> is a perfect option for someone looking for a critical illness benefit without all the hassle.

GAP 10K PLAN<sup>SM</sup>

# GAP 10K<sup>SM</sup> Member Benefits

Critical Illness			CallMD
Gateway Medicaid	PrePaid Labs	PrePaid Imaging	Medical Travel Assistance Plan
MedScript RX	Free Vitamins	LensCrafters Vision Club	24 Hour Nurse Helpline
GymAmerica	Hearing Service	National Theme Park Discounts	ITC-50 Hotel
Car Rental Discounts	Association Travel Club	Carperks	ADP Payroll Processing
HopTheShops	Hewlett-Packard Computer Equip	UPS Express	Office Depot
			Floral Discounts

# \$35 per month for the entire family

GAP 10K PLUS PLAN<sup>SM</sup>

With rising costs of health insurance premiums, more and more people are moving to high deductible health plans. By buying a plan like the GAP 10K Plus Plan<sup>SM</sup>, you are bridging the gap between your out-of-pocket expenses and your deductible due to Accident and the first diagnosis of heart attack, life-threatening cancer, or stroke.

The GAP 10K Plus Plan<sup>SM</sup> offers you more Accident and Critical Illness coverage for a low monthly cost without any hassles.

# GAP 10K<sup>SM</sup> Member Benefits

GAP 10K PLUS PLAN

Critical Illness

Accident

CallMD

Gateway  
Medicaid

PrePaid Labs

PrePaid  
Imaging

Medical Travel  
Assistance Plan

MedScript RX

Free Vitamins

LensCrafters  
Vision Club

24 Hour  
Nurse Helpline

GymAmerica

Hearing Service

National Theme  
Park Discounts

ITC-50 Hotel

Car Rental  
Discounts

Association  
Travel Club

Carperks

ADP Payroll  
Processing

HopTheShops

Hewlett-Packard  
Computer Equip

UPS Express

Office Depot

Floral Discounts

# \$80 per month for the entire family

# \$10,000

## \*Group Critical Illness Benefit

- if upon first diagnosis of a Covered Critical Illness after the first 12 months from the effective date.

## Benefits for a Healthy Lifestyle

Not only does the The GAP 10K Plus Plan<sup>SM</sup> offer quality GAP coverage like the Accident and Critical Illness benefit, it also offers health and business benefits to help you enhance your everyday life. Below is a quick sneak peak at some of the member benefits you will enjoy with GAP 10K Plus Plan<sup>SM</sup>.

**CallMD** program which makes personal physician phone consultations affordable, convenient and - equally important - fast and flexible enough to accommodate the full schedules and on-the-go lifestyles of today's moms, dads, college students and business professionals.

**Medical Travel Assistance Plan** - The Medical Travel Assistance Plan provides you with peace of mind while traveling more than 100 miles from home. With many services like Emergency Evacuation / Repatriation, Transportation of Escort, Vehicle Return and many others, Medical Travel Assistance Plan is a valued asset to the GAP 10K Plus Plan<sup>SM</sup>.

**Free Vitamins** - By purchasing the GAP10K Plus Plan<sup>SM</sup>, you will have access to, 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.

## and much more...

\*For full details, limitations, exclusions, age limits, state availability, and definitions, please refer to the member benefit guide. **This is not an individual major medical health plan.** This plan was designed to coordinate with a major medical high deductible plan. Membership in United Business Association is required to purchase the GAP 10K Plus Plan<sup>SM</sup>.

## Excess Medical Accident Coverage Benefit\*

# \$10,000

for each Covered Member, subject to a \$250 deductible per accident per Covered Member.



[www.gapplusplan.com](http://www.gapplusplan.com)

**It's time to get the solution.  
Stop Chasing your Deductible!**

[www.gapplusplan.com](http://www.gapplusplan.com)

**Use Code:**



***For Claims & Benefits***

Membership Services Office  
16476 Wild Horse Creek Road  
Chesterfield, MO 63017  
800-992-8044

***For Billing, Vitamins & Marketing***

HA Partners, Inc.  
409 W Vickery Blvd  
Fort Worth, TX 76104  
866-438-4274