

<i>SERFF Tracking Number:</i>	ZURC-127381506	<i>State:</i>	Arkansas
<i>Filing Company:</i>	Zurich American Insurance Company	<i>State Tracking Number:</i>	49611
<i>Company Tracking Number:</i>	CW AH 31888		
<i>TOI:</i>	H03G Group Health - Accidental Death & Dismemberment	<i>Sub-TOI:</i>	H03G.000 Health - Accidental Death & Dismemberment
<i>Product Name:</i>	Association Filing - HAA		
<i>Project Name/Number:</i>	Association Filing - HAA CW AH 31888/CW AH 31888		

## Filing at a Glance

Company: Zurich American Insurance Company

Product Name: Association Filing - HAA SERFF Tr Num: ZURC-127381506 State: Arkansas

TOI: H03G Group Health - Accidental Death & Dismemberment SERFF Status: Closed-Approved- Closed State Tr Num: 49611

Sub-TOI: H03G.000 Health - Accidental Death & Dismemberment Co Tr Num: CW AH 31888 State Status: Approved-Closed

Filing Type: Form

Author: Carole Amato

Reviewer(s): Rosalind Minor

Date Submitted: 08/23/2011

Disposition Date: 08/26/2011

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: Association Filing - HAA CW AH 31888

Project Number: CW AH 31888

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Group Market Type: Association

Filing Status Changed: 08/26/2011

State Status Changed: 08/26/2011

Created By: Carole Amato

Corresponding Filing Tracking Number:

Filing Description:

Zurich American Insurance Company is submitting an association filing for the Healthy America Association (HAA) to offer Accidental Death and Dismemberment, Critical Illness and Excess Accident Medical Expense Coverages to HAA members.

Status of Filing in Domicile: Authorized

Date Approved in Domicile: 10/14/2009

Domicile Status Comments:

Market Type: Group

Group Market Size: Small

Overall Rate Impact:

Deemer Date:

Submitted By: Carole Amato

HAA is a nonprofit association which offers various discount programs, many of which emphasize protective services for their members. The membership consists of the self-employed, small business owners, individuals, and their families. Through the group's purchasing power, it is able to provide members substantial discounts on generally used products

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 Dismemberment  
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and services. The association is managed by the Healthy America Insurance Agency.

Zurich has received all required State Insurance Department approvals for the coverages being offered through HAA. Our coverage, U-GMC-100 was filed and approved under company filing#: CW AH 29266, SERFF filing#: ZURC-126394542, effective 12/01/2009, state filing#: 44163

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

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

## Company and Contact

### Filing Contact Information

Carole Amato, Regulatory Services Analyst carole.amato@zurichna.com  
 1400 American Lane 847-413-5235 [Phone]  
 Schaumburg, IL 60196-1056 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	08/23/2011	50859899

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	08/26/2011	08/26/2011

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## **Disposition**

Disposition Date: 08/26/2011

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	08/26/2011
<b>Bypass Reason:</b>	not applicable - association filing		
<b>Comments:</b>			

		<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b>	Application	Approved-Closed	08/26/2011
<b>Bypass Reason:</b>	association filing		
<b>Comments:</b>			

		<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b>	Articles of Incorporation, By-laws	Approved-Closed	08/26/2011
<b>Comments:</b>			
<b>Attachments:</b>			
	HAA MO Articles of Incorp.pdf		
	HAA ByLaws.pdf		

		<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b>	Sample Policy Face Page	Approved-Closed	08/26/2011
<b>Comments:</b>			
<b>Attachment:</b>			
	Healthy America Master Policy Cover Page.pdf		

		<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b>	Member Information, Brochure	Approved-Closed	08/26/2011
<b>Comments:</b>			

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**Attachments:**

Members List.pdf  
HAA Brochure.pdf  
HAA Financial Statement.pdf

No. N00062669

# STATE OF MISSOURI



Matt Blunt  
Secretary of State

CORPORATION DIVISION  
CERTIFICATE OF AMENDMENT  
OF A  
MISSOURI NONPROFIT CORPORATION

WHEREAS,

HEALTHY AMERICA ASSOCIATION

Formerly,

NATIONAL CONSUMERS ASSOCIATION

a corporation organized under The Missouri Nonprofit Corporation Law has delivered to me duplicate originals of Articles of Amendment of its Articles of Incorporation and has in all respects complied with requirements of law governing the amendment of Articles of Incorporation under The Missouri Nonprofit Corporation Law, and that the Articles of Incorporation of said corporation are amended in accordance therewith.

IN TESTIMONY WHEREOF, I have set my hand and imprinted the GREAT SEAL of the State of Missouri, on this, the 11th day of DECEMBER, 2001.

A handwritten signature in cursive script that reads "Matt Blunt".

\$10.00

Secretary of State





Corporations Division
P.O. Box 778, Jefferson City, MO 65102

James C. Kirkpatrick State Information Center
600 W. Main Street, Rm 322, Jefferson City, MO 65101

FILED

DEC 11 2001

Articles of Amendment
for a Nonprofit Corporation
(Submit in duplicate with filing fee of \$10.00)

The undersigned corporation, for the purpose of amending its articles of incorporation, hereby executes the following articles of amendment:
Matt Blunt
SECRETARY OF STATE

(1) The name of corporation is: National Consumers Association

(2) The amendment was adopted on 12-10-2001 and changed article(s) 1, 6 and 8 to state as follows:
month/day/year

Article number One (1) is amended to read as follows: The name of the corporation is Healthy America Association.

Article number Six (6) is amended to indicate that the corporation has members.

Article number Eight (8) is amended as follows: See Attached

(3) If approval of members was not required, and the amendment(s) was approved by a sufficient vote of the board of directors or incorporators, check here and skip to number (5): [checked]

(4) If approval by members was required, check here and provide the following information:

- A. Number of memberships outstanding:
B. Complete either i or ii:

i. Number of votes for and against the amendments(s) by class was:

Table with 4 columns: Class, Number entitled to vote, Number voting for, Number voting against. Includes three rows of blank lines for data entry.

ii. Number of undisputed votes cast for the amendment(s) was sufficient for approval, and was:

Table with 2 columns: Class, Number Voting undisputed. Includes three rows of blank lines for data entry.

The number of votes cast in favor of the amendment(s) by each class was sufficient for approval by that class.

(5) If approval of the amendment(s) by some person(s) other than the members, the board or the incorporators was required pursuant to section 355.606, check here to indicate that approval was obtained:

In affirmation of the facts stated above,
Karen Boeker, Secretary 12/10/01
(Authorized signature of officer or chairman of the board) (Printed Name) (Title) (Date)

The purpose or purposes for which the Corporation is organized are:

To enhance the quality of life for members by offering and providing educational information, discounts on benefits and services relating to healthy lifestyles and other areas of interest to members. To assist members in taking advantage of the mass purchasing power of a large group. To exercise all the powers conferred upon corporations formed under the Missouri Not-For-Profit Corporation Act.

FILED

DEC 11 2001

*Matt Bluest*  
SECRETARY OF STATE

# STATE OF MISSOURI



**Rebecca McDowell Cook**  
**Secretary of State**

CORPORATION DIVISION  
CERTIFICATE OF INCORPORATION  
MISSOURI NONPROFIT

WHEREAS, DUPLICATE ORIGINALS OF ARTICLES OF INCORPORATION OF  
NATIONAL CONSUMERS ASSOCIATION

HAVE BEEN RECEIVED AND FILED IN THE OFFICE OF THE SECRETARY OF  
STATE, WHICH ARTICLES, IN ALL RESPECTS, COMPLY WITH THE  
REQUIREMENTS OF MISSOURI NONPROFIT CORPORATION LAW;

NOW, THEREFORE, I, REBECCA MCDOWELL COOK, SECRETARY OF STATE  
OF THE STATE OF MISSOURI, BY VIRTUE OF THE AUTHORITY VESTED IN  
ME BY LAW, DO HEREBY CERTIFY AND DECLARE THIS ENTITY A BODY  
CORPORATE, DULY ORGANIZED THIS DATE AND THAT IT IS ENTITLED TO  
ALL RIGHTS AND PRIVILEGES GRANTED CORPORATIONS ORGANIZED UNDER  
THE MISSOURI NONPROFIT CORPORATION LAW.

IN TESTIMONY WHEREOF, I HAVE SET MY  
HAND AND IMPRINTED THE GREAT SEAL OF  
THE STATE OF MISSOURI, ON THIS, THE  
3RD DAY OF NOVEMBER, 1999.

*Rebecca McDowell Cook*  
Secretary of State



\$25.00



**State of Missouri**  
**Rebecca McDowell Cook, Secretary of State**  
 P. O. Box 778, Jefferson City, MO 65102  
 Corporation Division

**Articles of Incorporation of a Nonprofit Corporation**  
 (To be submitted in duplicate with a filing fee of \$25)

The undersigned natural person(s) of the age of eighteen years or more for the purpose of forming a corporation under the Nonprofit Corporation Law of Missouri adopt the following Articles of Incorporation:

- (1) The name of the corporation is National Consumers Association
- (2) This corporation is a Mutual Benefit Corporation.  
(Public or Mutual)
- (3) The period of duration of the corporation is "Perpetual"  
("Perpetual" unless stated otherwise)
- (4) The name and street address of the Registered Agent and Registered Office in Missouri is:  
Karen Becker - 1819 Clarkson Road, Ste. 301, Chesterfield, MO 63017  
Name Address City/State/Zip
- (5) The name(s) and address(es) of each incorporator:  
Dale Turvey - 116601 Kebrsgrave, Chesterfield, MO 63005  
Gary Johnston - 2544 Christopher Oaks Ct, Chesterfield, MO 63129  
Monica Roy - 15990 Wetherburn Rd, Chesterfield, MO 63017
- (6) Does the corporation have members? YES \_\_\_ NO X
- (7) Provisions not inconsistent with law regarding the distribution of assets on dissolution In accordance with Sections 355.662 through 355.746
- (8) The corporation is formed for the following purpose(s): See Attached
- (9) The effective date of this document is the date it is filed by the Secretary of State of Missouri, unless you indicate a future date, as follows: \_\_\_\_\_  
(Date may not be more than 90 days after the filing date in this office.)

In affirmation of the facts stated above,

Signed by Incorporator(s):

Monica Roy  
[Signature]  
[Signature]

**FILED AND CERTIFICATE OF INCORPORATION ISSUED**

**NOV 03 1999**

[Signature]  
 SECRETARY OF STATE

The purpose or purposes for which the corporation is organized are:

To promote the social welfare of Consumer by seeking out and providing discounted benefits and services to its members through an increased buying power of a large group;

To promote the common interests of Consumers;

To conduct or engage in all lawful activities in furtherance of the foregoing and any other educational purposes.

FILED AND CERTIFICATE OF  
INCORPORATION ISSUED

NOV 03 1999

*George M. Downing II*  
SECRETARY OF STATE

**BY-LAWS**  
**OF**  
**“HEALTHY AMERICA ASSOCIATION”**

**ARTICLE I**  
**PURPOSES**

The purpose of “HEALTHY AMERICA ASSOCIATION” (“association”) shall be as that stated in the Certificate of Incorporation, as well as any powers as are now or may hereafter be granted by the General Not-For-Profit Law of the State of Missouri.

**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 Missouri as the Board of Directors may from time to time determine.

**ARTICLE III**  
**MEMBERS**

Section 1.     Classes of Members. The Association shall have three (3) 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.
3. Limited membership: The member who is interested in only certain designated benefit programs offered by the Association.

Section 2.     Voting Rights. Each member of classes 1 and 2<sup>13</sup> 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 Missouri 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 Missouri 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 and be members of the association.

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 Missouri for the holding of additional regular meetings of the Board of Directors.

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 Missouri 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.

# Group Accident Insurance Policy



**ZURICH AMERICAN INSURANCE COMPANY**

1400 American Lane  
Schaumburg, Illinois 60196

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 state of Missouri.

## **THIS GROUP ACCIDENT INSURANCE POLICY PROVIDES ACCIDENT COVERAGE**

**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).

Handwritten signature of Nancy D. Mueller in black ink.

President

Handwritten signature of Dan J. Koenig in black ink.

Corporate Secretary

**PLEASE READ THIS POLICY CAREFULLY**

**NON-PARTICIPATING**

## 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

**SECTION I - SCHEDULE**

- I. **POLICYHOLDER:** Healthy America Association  
16476 Wild Horse Creek Rd  
Chesterfield, MO 63017
- II. **POLICY NUMBER:** MCG 9341004
- III. **POLICY INCEPTION DATE:** February 1, 2011
- IV. **POLICY PERIOD:** Continuous  
(All Insurance begins and ends at 12:01 a.m. at the **Policyholder's** address)
- V. **CONTRACT SITUS:** Missouri
- 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**, as follows:

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

**VIII. 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. BENEFIT RIDER:

<b>BENEFIT</b>	<b>CLASS COVERED</b>	<b>BENEFIT AMOUNT</b>	<b>FORM NUMBER</b>
Accident Excess Integrated Medical Expense Benefit	All	\$10,000 Maximum Benefit per Covered Person per Covered Accident  \$250 Deductible per Covered Accident	U-GMC-121-A-MO

XI. REPORTING AND NOTICE ADDRESSES:

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

Healthy America Members - Arkansas

<u>Name</u>	<u>Address</u>	<u>City</u>	<u>State</u>	<u>Zip</u>
John Bennier	5158 Butterfield Coach Road	Springdale	AR	72765

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

Emergency Roadside Assistance

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

**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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## 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.



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**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

**Healthy American Association**

**2010 Income Statement**

**Unaudited**

Revenue (dues)	\$365,550
Expenses	
Benefits	156,880
Billing and Member Data	91,390
Marketing	73,111
Administration	<u>44,151</u>
Total Expenses	<u>\$365,532</u>
<b>Surplus</b>	<b><u>18</u></b>