



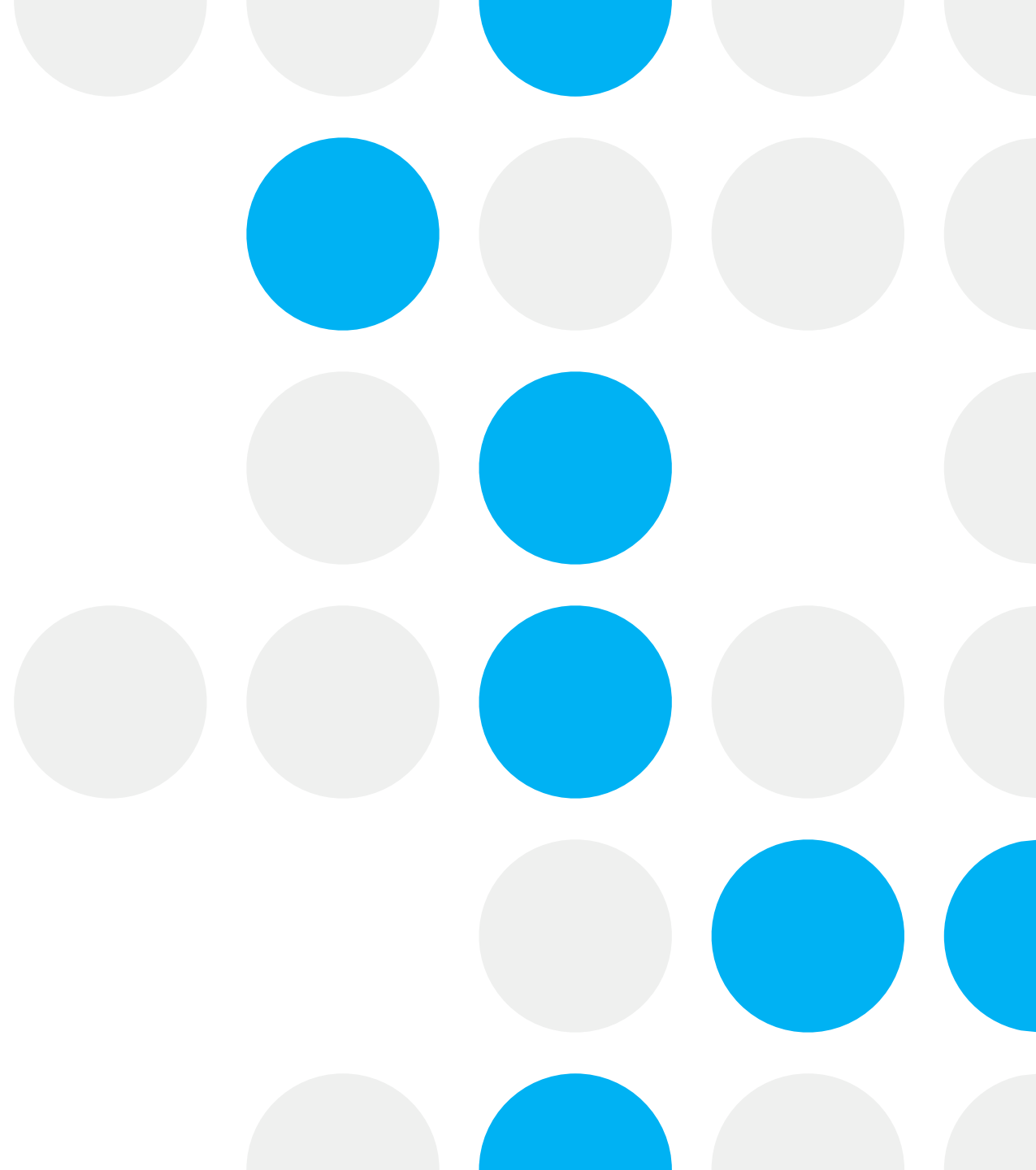
PRODUCT REVIEW

Learn more about the Benefit Boost Subscription
& UBA Supplemental Gap Products.



**STOP BUILDING
SOMEONE
ELSE'S FUTURE.**

**AND START
BUILDING YOURS.**



HEALTHYAMERICA'S NEW
COMPENSATION PLAN
PROVIDES

2X

INDUSTRY AVERAGE
RENEWAL COMMISSIONS





BENEFIT BOOST
AND UBA PRODUCTS
ARE SPECIFICALLY
DESIGNED TO SUPPLEMENT
ACA, STM, AND OTHER
COMPREHENSIVE COVERAGE.



Product Categories

Our Products have been separated into easy to access categories:

- Benefit Boost Subscription Products
 - Membership
 - Dental & Vision Products
 - Optional Supplemental Health Insurance Products
 - Most Popular Supplemental Products
-

BENEFIT BOOSTSM Subscription Products

A Strategy to Boost Your Healthcare

Market a la carte health and wellness subscription products.

- Virtual Urgent Care or Virtual Talk Therapy Visits powered by MeMD[®], a part of the Walmart Health[®] family;
- Retail & pet prescription discounts powered by Paramount RX[®];
- SML Dental Discounts powered by Aetna Dental Access[®] network;
- Benefit Boost which includes the above three stand-alone Benefit Boost products as well as Free Vitamins and Identity Theft discounts through LifeLock[®];
- Lastly, we offer Virtual PCP Solution powered by MeMD[®], a part of the Walmart Health[®] family where you can access Virtual Primary Care Visits, Virtual Urgent Care & Talk Therapy Visits and more.



Membership in UBA is not required for any products in Benefit Boost Subscription category.

VIRTUAL VISITS

powered by



A part of the **Walmart** Health family

\$0 Cost*
Virtual Urgent Care &
Talk Therapy Visits
available 24/7/365.

*Visits are paid by HealthyAmerica and not by the Member

THIS IS A ONE OF OUR TOP REQUESTED SUBSCRIPTION PRODUCTS



Available in all 50 U.S. States

A Benefit Boost Subscription **BENEFIT BOOST**
A Strategy to Boost Your Healthcare

\$10 Individual | \$20 Ind+1 | \$30 Family



PRESCRIPTION DISCOUNTS

powered by

PARAMOUNT  Rx

Prescription Discount card to use
at Pharmacy and for
Pet Prescription Discounts
up to 40% off generic &
up to 15% off brand.

Has a webtool to locate providers and discounts.

Available in all 50 U.S. States

\$10 Individual | \$20 Ind+1 or Family

A Benefit Boost Subscription  BENEFIT BOOST
A Strategy to Boost Your Healthcare

THIS IS A ONE OF OUR TOP REQUESTED SUBSCRIPTION PRODUCTS



Dental Discount

Network powered by

Aetna Dental Access[®]

Up to 15% to 50% savings* per visit
for Discounts on Dental Services
like cleanings, fillings, x-rays & more.

*Actual costs and savings may vary by provider,
service & geographical location.



Available in all U.S. States EXCEPT: AK, CT, IA, MA, RI, UT, VT & WA

A Benefit Boost Subscription **BENEFIT BOOST**
A Strategy to Boost Your Healthcare

\$10 for the entire family



BENEFIT BOOST

Includes these highly valued services
in one convenient package:

- Virtual Visits powered by MeMD, a part of the Walmart Health Family – includes \$0 Cost Virtual Urgent Care & Talk Therapy
- Dental Discounts powered by the Aetna Dental Access network – save up to 15% to 50% on dental services like cleanings, fillings, x-rays and more.
- Prescription & Pet Prescription Discounts powered by Paramount RX – save up to 40% off Generic & up to 15% off brand name prescriptions.
- FREE gummy multi-vitamins (3 month supply per bottle) – members can order every 3 months.
- Identity Theft discounts powered by LifeLock.

Available in all 50 U.S. States

(Dental Discounts not available in AK, CT, IA, MA, RI, UT, VT or WA)

\$25 Individual | \$40 Ind+1 | \$60 Family

A Benefit Boost Subscription **BENEFIT BOOST**
A Strategy to Boost Your Healthcare

VIRTUAL PCP SOLUTION

powered by

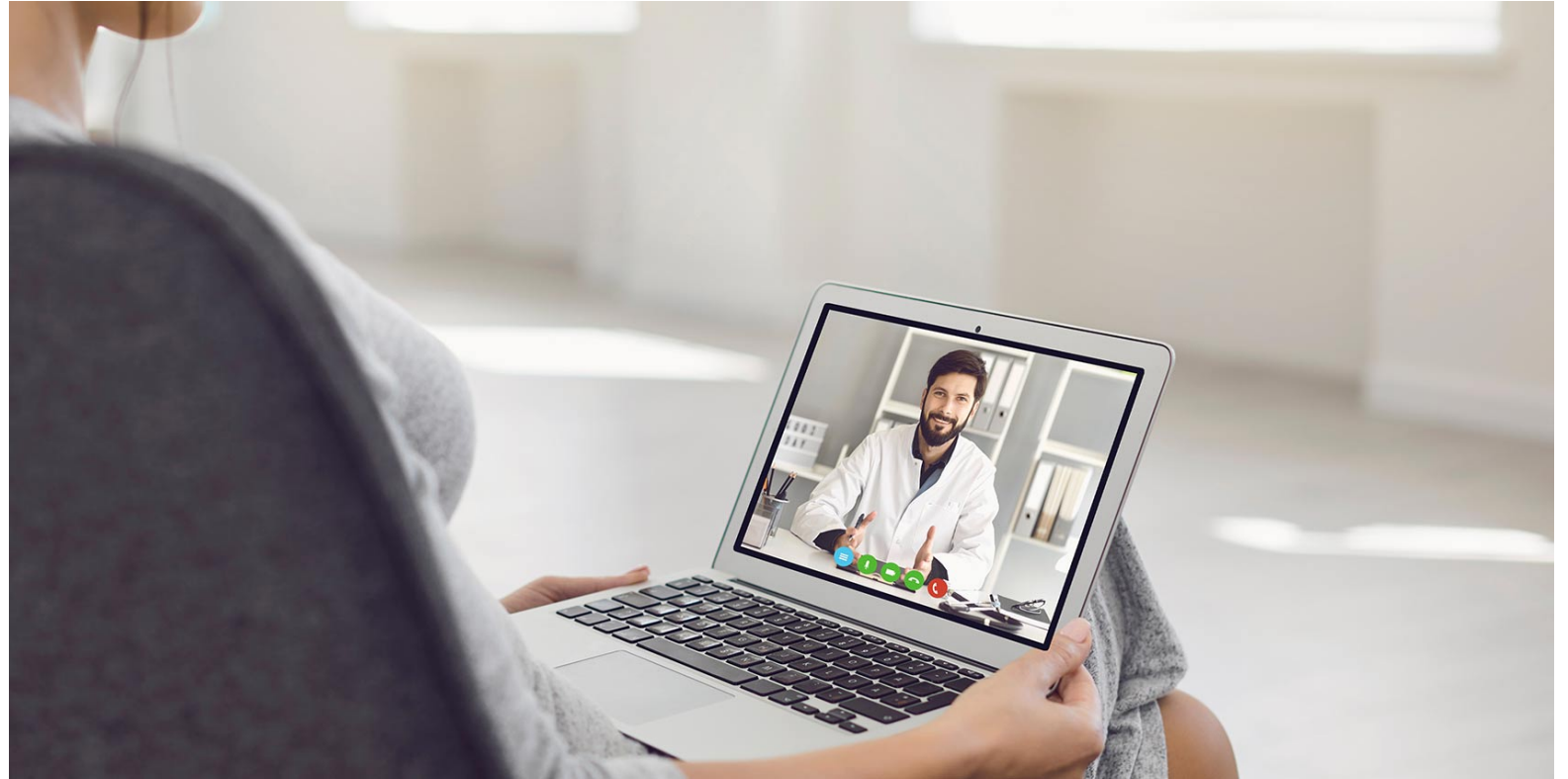


A part of the **Walmart**  Health family

Virtual Primary Care Visits
Virtual Urgent Care Visits
Virtual Talk Therapy Visits
Lab Work & Imaging
(all powered by MeMD)

& RX Discounts

(Powered by Paramount RX)



Available in all 50 U.S. States

A Benefit Boost Subscription **BENEFIT BOOST**
A Strategy to Boost Your Healthcare

\$30 Individual | \$60 Ind+1 or Family



Members leverage United Business Association's purchasing power to access discounts on business and lifestyle services as well as the option to purchase group insurance programs.



Membership is required for all products that include group insurance. No Membership is required for Benefit Boost Subscription products. Membership dues are \$10 per month for the entire family.

DENTAL & VISION PRODUCTS

Choose between these Dental & Vision Products

- FCL Dental 3000
- FCL OraQuest Dental HMO
- UBA Dental
- UBA Vision



FCL Dental 3000 & FCL OraQuest Dental HMO products are underwritten by First Continental Life & Accident Insurance Company (FCL)
UBA Dental & UBA Vision products are underwritten by Renaissance Life & Health Insurance Company of America (Renaissance)

UBA



Blanket Group Dental Insurance

Underwritten by First Continental Life & Accident Insurance Company



FCL DENTAL
3000

powered by

 **plusnetwork**

MAC Plan

Annual Max Benefit - \$3000

\$25 copay per visit

100% Preventive Services

80% Basic Services

50% Major Services*

*Major Dental Services has a 12 month waiting period

Available in AR, DE, DC, FL, IN, LA, ND, TN & TX

\$50 Individual | \$100 Ind+Sp | \$110 Ind + Child(ren) | \$150 Family



Must be a member of United Business Association to purchase this product. There is a separate \$10 UBA dues in addition to the above product cost.

FCLDENTAL

OraQuest DENTAL HMO
Dental Plans

Dental HMO Product
Must select Primary Dentist
\$9 copay per visit
Pay set amounts based on
Procedure Codes*

*Major Dental Service Procedure Codes have
a 12 month waiting period



FCLDENTAL

Blanket Group Dental Insurance
Underwritten by First Continental Life & Accident Insurance Company

Available in TX

UBA

\$30 Individual | \$50 Ind+Sp | \$60 Ind + Child(ren) | \$70 Family

Must be a member of United Business Association to purchase this product. There is a separate \$10 UBA dues in addition to the above product cost.



UBA dental

Network Partners

MAXIMUM
CARE

Connection
DENTAL



\$1000 Annual Max Benefit
In- or Out-of-Network
100% Preventive Services
70% Basic Services
50% Major Services*

*Major Dental Services has a 12 month waiting period

Group Dental Insurance

Underwritten by Renaissance Life & Health Insurance Company of America



Available in AL, AZ, AR, CA, CO, CT, DE, DC, FL, GA, ID, IL, IN, IA, KY, LA, MI, MS, MO, NE, NV, NJ, NM, ND, OH, OK, PA, SC, TN, TX, VA, WV, WI, & WY

Product cost varies by state / area. View cost at ubaapplication.com.

UBA

Must be a member of United Business Association to purchase this product. There is a separate \$10 UBA dues in addition to the above product cost.



Network Partners

vision administered by:  | www.vsp.com

In-Network
\$10 Well Vision Exam
\$25 Copay
\$130 Frame Allowance
Lens Enhancements

Also has out-of-network coverage



Underwritten by Renaissance Life & Health Insurance Company of America

Group Vision Insurance

Available in AL, AZ, AR, CA, CO, CT, DE, DC, FL, GA, ID, IL, IN, KY, LA, MI, MS, MO, NE, NV, NJ, NM, ND, OH, OK, PA, SC, TN, TX, VT, VA, WV, WI & WY



\$14 Individual | \$27 Ind+1 | \$43 Family

Must be a member of United Business Association to purchase this product. There is a separate \$10 UBA dues in addition to the above product cost.

OPTIONAL SUPPLEMENTAL HEALTH INSURANCE PRODUCTS

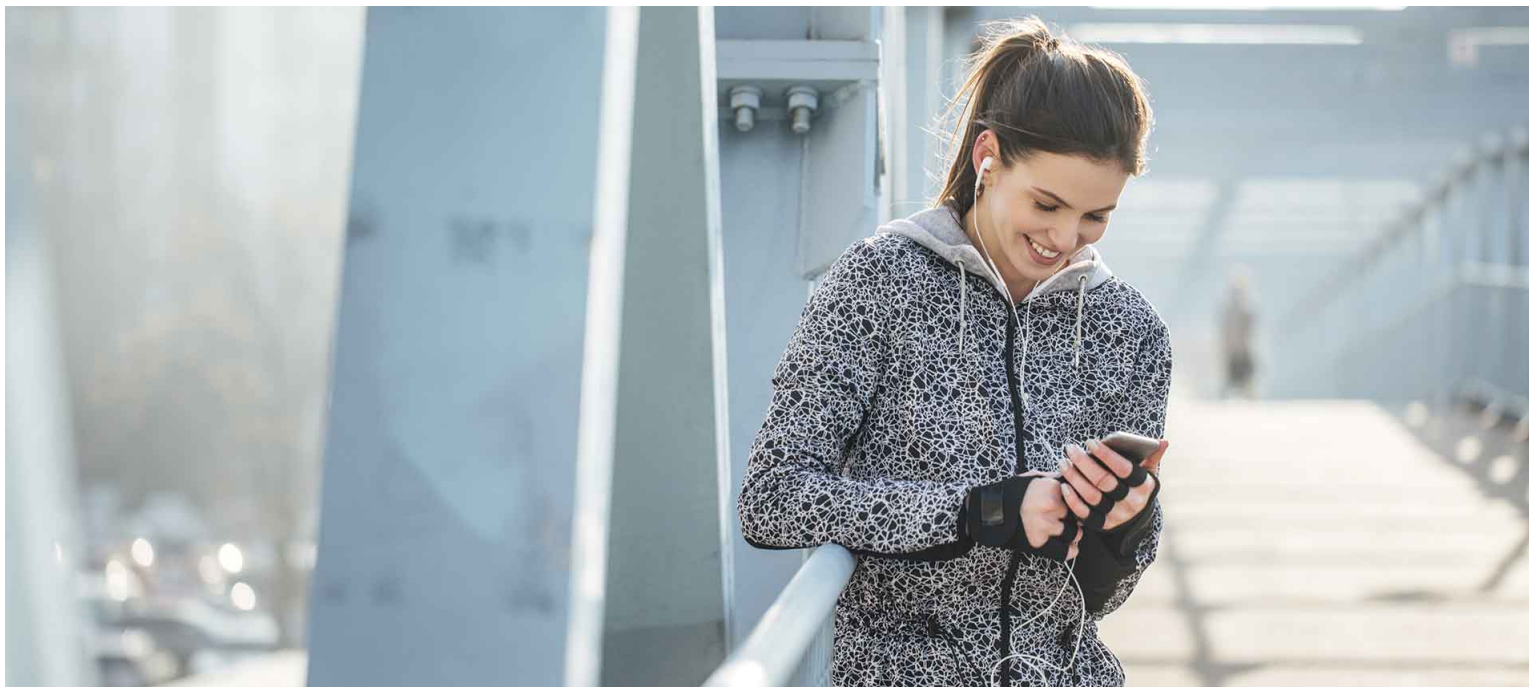
This is a **brand new UBA Product Category** which includes products with only group insurance.*

- GAP
- GAP 5000
- GAP 10000
- GAP 25000



**These products do not include Benefit Boost. They must be a member of the United Business Association in order to purchase these products.*

UBA



\$5000 AME
\$2500 AD&D
\$5000 CI

\$500 Daily Hospital Confinement
\$125 Doc Visits
\$75 Laboratory Tests
\$75 X-Ray / Radiology

(Doc Visits, Lab Tests & X-Ray/Radiology is
1 medically necessary visit & 1 wellness visit.
Wellness visits are not available in the state of MI.
Daily Hospital Confinement is up to 3 days)

Underwritten by United States Fire Insurance Company



Available in AL, AR, AZ, DC, DE, FL, GA, IL, IN, IA, KY, LA, MI, MS, NE, NM,
NC, ND, OH, OK, RI, SC, TN, TX, VA, WV, WI & WY

\$20 Individual | \$40 Ind+1 | \$50 Family



Must be a member of United Business Association to purchase this product. There is a separate \$10 UBA dues in addition to the above product cost.

GA 5000

\$5000 AME
\$2500 AD&D
\$5000 CI



Blanket Group Accident Insurance & Group Critical Illness Insurance
Underwritten by Sirius America Insurance Company

Available in AL, AR, AZ, CA, CO, DC, DE, FL, GA, IL, IN, KS, KY, LA, MI, MO, MS, NC, ND, NE, NJ, NV, OH, OK, RI, TN, TX, VA, WI, WV & WY

UBA

\$15 Individual | \$20 Ind+1 | \$30 Family

Must be a member of United Business Association to purchase this product. There is a separate \$10 UBA dues in addition to the above product cost.



GA 10000

\$10,000 AME
\$5000 AD&D
\$10,000 CI

Blanket Group Accident Insurance & Group Critical Illness Insurance
Underwritten by Sirius America Insurance Company



Available in AL, AR, AZ, CA, CO, DC, DE, FL, GA, IL, IN, KS, KY, LA, MI, MO,
MS, NC, ND, NE, NJ, NV, OH, OK, RI, TN, TX, VA, WI, WV & WY

\$20 Individual | \$30 Ind+1 | \$40 Family



Must be a member of United Business Association to purchase this product. There is a separate \$10 UBA dues in addition to the above product cost.

UBA 25000

\$25,000 AME
\$5000 AD&D
\$25,000 CI



Blanket Group Accident Insurance & Group Critical Illness Insurance
Underwritten by Sirius America Insurance Company

Available in AL, AR, AZ, CA, CO, DC, DE, FL, GA, IL, IN, KS, KY, LA, MI, MO,
MS, NC, ND, NE, NJ, NV, OH, OK, RI, TN, TX, VA, WI, WV & WY

UBA

\$30 Individual | \$55 Ind+1 | \$70 Family

Must be a member of United Business Association to purchase this product. There is a separate \$10 UBA dues in addition to the above product cost.

MOST POPULAR SUPPLEMENTAL PRODUCTS

This category is our **Most Popular Product Category** which includes products with group insurance and Benefit Boost Services.

- COMPLEMENT CARE*
- GAP AME 10K+
- GAP 5000+
- GAP+
- GAP MAX+
- SUPER GAP+



**Complement Care does not include Benefit Boost. All products with + include Benefit Boost in the product. They must be a member of the United Business Association in order to purchase these products.*

UBA



COMPLEMENTcare

**\$125 Physician Office Visit
or Urgent Care Visits**
(up to 4 visits per covered person per year)

\$500 Emergency Room Visits
(2 visits per covered person per year)

Group Hospital Indemnity Insurance

Underwritten by Sirius America Insurance Company



Available in AL, AZ, AR, CA, CO, DC, DE, FL, GA, IL, IN, KY, LA, MI, MS, NC,
ND, NE, NJ, NV, OH, OK, RI, TN, TX, WI & WY

\$35 Individual | \$70 Ind+1 | \$120 Family



Must be a member of United Business Association to purchase this product. There is a separate \$10 UBA dues in addition to the above product cost.

GTA AME10K+

\$10,000 AME
\$1000 AD&D

(AME is based on schedule of benefits for covered services)

Benefit Boost Services

(includes Virtual Urgent Care & Talk Therapy Visits from MeMD,
Free Vitamins, Prescription & Pet RX Discounts from
Paramount RX, Dental Discounts powered by
Aetna Dental Access network, and Identity Theft
Discounts from LifeLock)



GTL | GUARANTEE
TRUST
LIFE

Group Accident Only Insurance

Underwritten by Guarantee Trust Life Insurance Company (GTL)

Available in AL, AZ, AR, CA, CT, DC, DE, FL, GA, IL, IN, IA, KS, KY, MI, MS, NC,
ND, NE, NJ, NV, OH, OK, PA, RI, SC, TN, TX, VA, WV, WI & WY

UBA

\$50 Individual | \$90 Ind+1 | \$120 Family

Must be a member of United Business Association to purchase this product. There is a separate \$10 UBA dues in addition to the above product cost.



UAA 5000+

\$5000 AME
\$2500 AD&D
\$5000 CI

Benefit Boost Services

(includes Virtual Urgent Care & Talk Therapy Visits from MeMD, Free Vitamins, Prescription & Pet RX Discounts from Paramount RX, Dental Discounts powered by Aetna Dental Access network, and Identity Theft Discounts from LifeLock)

Blanket Group Accident Insurance & Group Critical Illness Insurance

Underwritten by Sirius America Insurance Company



Available in AL, AR, AZ, CA, CO, DC, DE, FL, GA, IL, IN, KS, KY, LA, MI, MO, MS, NC, ND, NE, NJ, NV, OH, OK, RI, TN, TX, VA, WI, WV & WY

\$30 Individual | \$50 Ind+1 | \$70 Family



Must be a member of United Business Association to purchase this product. There is a separate \$10 UBA dues in addition to the above product cost.



\$5000 AME

\$2500 AD&D

\$5000 CI

\$500 Daily Hospital Confinement

\$125 Doc Visits

\$75 Laboratory Tests

\$75 X-Ray / Radiology

(Doc Visits, Lab Test & X-Ray/Radiology is
1 medically necessary visit & 1 wellness visit.
Wellness visits are not available in the state of MI.
Daily Hospital Confinement is up to 3 days)

Benefit Boost Services

(includes Virtual Urgent Care & Talk Therapy Visits from MeMD,
Free Vitamins, Prescription & Pet RX Discounts from
Paramount RX, Dental Discounts powered by
Aetna Dental Access network, and Identity Theft
Discounts from LifeLock)



CRUM & FORSTER

EST. 1822 A FAIRFAX COMPANY

Group Accident Insurance & Group Hospital Fixed Indemnity Insurance

Underwritten by United States Fire Insurance Company

Available in AL, AR, AZ, DC, DE, FL, GA, IL, IN, IA, KY, LA, MI, MS, NE, NM,
NC, ND, OH, OK, RI, SC, TN, TX, VA, WV, WI & WY



\$40 Individual | \$60 Ind+1 | \$80 Family

Must be a member of United Business Association to purchase this product. There is a separate \$10 UBA dues in addition to the above product cost.



GAP MAX+

\$10,000 AME

\$5000 AD&D

\$25,000 CI

\$500 Daily Hospital Confinement

\$500 Emergency Room Visits

(Daily Hospital Confinement is up to 3 days and Emergency Room Visits are up to 10 visits per covered person per year)

Benefit Boost Services

(includes Virtual Urgent Care & Talk Therapy Visits from MeMD, Free Vitamins, Prescription & Pet RX Discounts from Paramount RX, Dental Discounts powered by Aetna Dental Access network, and Identity Theft Discounts from LifeLock)

Group Accident Insurance & Group Hospital Fixed Indemnity Insurance
Underwritten by United States Fire Insurance Company



Available in AL, AR, AZ, DC, DE, FL, GA, IL, IN, IA, KY, LA, MI, MS, NE, NM, NC, ND, OH, OK, RI, SC, TN, TX, VA, WV WI & WY

\$60 Individual | \$105 Ind+1 | \$130 Family



Must be a member of United Business Association to purchase this product. There is a separate \$10 UBA dues in addition to the above product cost.

SUPERHERO+

\$25,000 AME

\$5000 AD&D

\$25,000 CI

\$500 Daily Hospital Confinement

\$500 Emergency Room Visits

\$125 Doc Visits

\$75 Laboratory Tests

\$75 X-Ray / Radiology

(Doc Visits, Lab Test & X-Ray/Radiology is

1 medically necessary visit & 1 wellness visit.

Wellness visits are not available in the state of MI.

Daily Hospital Confinement is up to 3 days & Emergency Room Visits up to 10 visits per covered person per year)

Benefit Boost Services

(includes Virtual Urgent Care & Talk Therapy Visits from MeMD, Free Vitamins, Prescription & Pet RX Discounts from Paramount RX, Dental Discounts powered by Aetna Dental Access network, and Identity Theft Discounts from LifeLock)



CRUM & FORSTER
A FAIRFAX COMPANY

Group Accident Insurance & Group Hospital Fixed Indemnity Insurance

Underwritten by United States Fire Insurance Company

Available in AL, AR, AZ, DC,
DE, FL, GA, IL, IN, IA, KY, LA, MI, MS, NE, NM,
NC, ND, OH, OK, RI, SC, TN, TX, VA, WV, WI & WY

\$70 Individual | \$130 Ind+1 | \$150 Family



Must be a member of United Business Association to purchase this product. There is a separate \$10 UBA dues in addition to the above product cost.



OUR TEAM
IS HERE TO
HELP YOU
NAVIGATE
OUR NEW
PRODUCTS

We have also improved the online enrollment.

- No More SSN#s required
 - Choose a category vs having to scroll through every product
 - Member gets instructions on how to download their Digital ID card after e-signing.
 - Questions asked only when required by product and state
 - Better flow for enrolling new members
-



Questions?



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