



Association Benefit Guide for UBA Members

Dear New Member,

Welcome to the United Business Association (UBA)! Through your membership in UBA, you will enjoy Group Accident, Critical Illness and Term Life Insurance, PrePaid Lab Discounts, CallMD, and discounts on numerous services. All of your benefits are explained in detail in this guide.



While we believe you will be pleased with your overall association membership, we cannot, however, warrant or guarantee the performance of any discount or service.

If you have general membership questions, call UBA Member Services at the number listed in your UBA member guide.

Again, a most cordial welcome to UBA.

UBA Member Services

GAP MAX

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Mike Crowston

1-800-462-2322 Ext. 1001

www.AllAmericanBrokers.com



Group Accident Medical/ Accidental Death and Dismemberment Insurance

Coverage is available to paid Members after the effective date listed in your welcome letter following the receipt of the Membership application and the payment of the first month's dues by the United Business Association. Coverage is underwritten and administered by Catlin Insurance Company, Inc., 3340 Peachtree Road, NE, Suite 2950, Atlanta, GA 30326.

Benefits

Group Accidental Death & Dismemberment (AD&D) Insurance Maximum Benefits*

- **Covered Member** **\$5,000**
- **Eligible Spouse of Covered Member**
(if listed on the Membership Enrollment Application or later added, recorded and acknowledged by the Association) **\$5,000**
- **Eligible Dependent Children of Covered Member**
(if listed on the Membership Enrollment Application or later added, recorded and acknowledged by the Association) **\$5,000 per child**

Percentage of Maximum Benefit

Loss of Life	100%
Loss of two or more Hands or Feet	100%
Loss of Speech and Loss of Hearing (both ears)	100%
Loss of Sight (both eyes)	100%
Loss of one Hand or Foot	50%
Loss of Speech	50%
Loss of Hearing (both ears)	50%
Loss of Sight (one eye)	50%
Severance and Reattachment of One Hand or Foot	50%
Loss of all the Toes on the Same Foot.....	20%
Loss of all Four Fingers of Same Hand.....	25%
Loss of Thumb and Index Finger (same hand)	25%

Group Accident Medical Expense Insurance Maximum Benefit*

- **\$10,000 for each Covered Member, subject to a \$100 deductible per Covered Accident per Covered Member.**

Note: The first treatment or service must occur within 90 days of the Covered Accident and all subsequent treatments must be incurred within 52 weeks of the Covered Accident. For full definitions, please refer to the Certificate and Accident Medical Benefit Rider description.

** Pre-existing conditions are excluded from this coverage. Benefit payment is subject to the definitions, limitations, exclusions and other provisions within the Certificate. For more information and complete details of terms, conditions, limitations, and exclusions of coverage, please refer to the Certificate and Accident Medical Benefit Rider. Coverage may vary and may not be available in all states. A copy of the Certificate and Accident Medical Benefit Rider are available from the Association upon request.

For Claims Assistance, use the contact information listed in your member guide.

*The Group AD&D Maximum Benefit and Group Accident Excess Medical Expense Insurance Maximum Benefit end at age 70 for the Spouse.

This is not an individual major medical health plan. This plan was designed to coordinate with a major medical high deductible plan. Accidental death, dismemberment and medical benefits are only available in: AL, AZ, AR, CA, DC, DE, FL, GA, ID, IL, IN, IA, KS, KY, LA, MI, MO, MS, NC, ND, NE, NJ, NM, OH, OK, PA, RI, SC, TN, TX, UT, VA, WV, WI and WY.

Policy Form Series AHAG 051 (In LA, AHAG AS050)

Group Critical Illness Insurance (Catlin)

Coverage is available to all active members of the United Business Association and their eligible spouses between the ages of 18 and 64. We pay a benefit if a Covered Person is diagnosed as having a covered Critical Illness for the first time and the diagnosis is made while the coverage is in force.

We pay this benefit only if the Critical Illness first occurs after the Effective Date of Coverage for that Covered Person and while the Covered Person's coverage under this Group Policy is in force. We pay a Covered Person's Critical Illness benefit only one time, regardless of the subsequent occurrence of the same or different covered Critical Illnesses for that Covered Person.

It is a lump sum benefit. Once the benefit is paid, coverage for that Covered Person under the Certificate terminates. If the Covered Person dies within 365 days from the Effective Date of Coverage, no Critical Illness benefits are payable. Claims for benefits shall be administered based on the Policy Certificate. A copy of the Policy and/or Certificate is available upon request.

Benefits:

\$2,000 Critical Illness Benefit upon first diagnosis of a Covered Critical Illness in the first 12 months after the Effective Date.

\$20,000 Critical Illness Benefit upon first diagnosis of a Covered Critical Illness after the first 12 months from the Effective Date.

Covered Critical Illnesses

Invasive Cancer: A malignant neoplasm (including lymphatic and hematological malignancy) characterized by the uncontrolled growth and spread of malignant cells and the invasion of normal tissue. This does not include:

- Kaposi's Sarcoma or other Acquired Immune Deficiency Syndrome (AIDS) related cancers and cancer in the presence of Human Immunodeficiency Virus (HIV);

- Skin cancer or melanoma that is not invasive and less than 2.1 mm Breslow Thickness;
- All tumors of prostate unless the Gleason score is greater than 6 or having progressed to at least clinical TNM classification T2 N0 M0;
- Cancer in Situ;
- Carcinoid of the appendix;
- Stage 0 transitional carcinoma of the urinary bladder; or
- Any other pre-malignant lesions, benign tumors, or polyps.

Invasive Cancer must be diagnosed by a Physician certified to practice pathological anatomy or osteopathic pathology and must be based on microscopic examination of fixed tissues or preparations from the hemic system. For full details and definition, please review the Policy Certificate.

Heart-Attack (Myocardial Infarction): The death of a portion of the heart muscle as a result of inadequate blood supply. To receive benefits under this illness, the Diagnosis of the heart attack must be made by a Physician board certified as a Cardiologist. The Diagnosis must be supported by all the following:

- New EKG changes demonstrating significant Q waves (duration greater than or equal to .04 seconds and a depth greater than or equal to 5mm) or loss of R waves diagnostic of a heart attack.
- The rise of cardiac enzymes or Troponins to the following levels: Troponin T greater than 1.0 ng / ml and AccuTnl greater than 0.5 ng / ml or equivalent threshold with other Troponin I methods. The evidence must show a definite acute myocardial infarction; and
- If performed, nuclear imaging scan or echocardiogram consistent with a heart attack.

This does not include all other heart disorders. For full details and definitions, please refer to the Policy Certificate.

Stroke: A cerebrovascular incident caused by infarction of brain tissue, cerebral hemorrhage, thrombosis, or embolization from an extra-cranial source lasting more than 24 hours; and a resulting measurable neurological deficit persisting for at least 30 days after the occurrence of the stroke.

Diagnosis of stroke must be made by a neurologist based on documented neurological deficits and confirmatory neuroimaging studies. For the purposes of this definition, Stroke does not mean:

- Transient Ischemic Attacks (TIAs);
- Neurological symptoms due to transient ischemic attack (TIA).

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This is not an individual major medical health plan. This plan was designed to coordinate with a major medical high deductible plan. The Group Critical Illness Insurance coverage from Catlin Insurance Company, Inc. is only available in: AL, AR, DE, FL, GA, ID, IA, IL, KS, KY, LA, MI, MS, NE, NM, ND, OH, OK, PA, RI, SC, UT, VA, WV, WI and WY.

- Transient Global Amnesia;
- Vertebro-Basilar Insufficiency; Incidental findings on imaging studies;
- Brain injuries resulting from trauma or generalized anoxia (hypoxia); or
- Vascular disease affecting the eye, optic nerve, or vestibular function.

Pre-existing Condition(s) means a condition for which medical advice, Diagnosis, care or treatment was recommended or received within 6 the month period before the Covered Person's coverage effective date. A Pre-Existing Condition is excluded from coverage for period of 6 months following the Covered Person's coverage effective date. We may have the Covered Person examined by a Physician of Our choosing at Our expense.

Note: Coverage ends for the Covered Person when he or she turns 70. The Benefit Amount will be reduced by 50% when the Covered Person reaches Age 60. Benefits are subject to the definitions, limitations, exclusions and other provisions within the Policy and/or Certificate. For more information and complete details of terms, conditions, limitations, and exclusions of coverage, please refer to the Policy and/or Certificate. Product features and availability may vary by state.

For claims assistance, contact:

United Business Association Group Critical Illness Claims Unit
HSR, 4100 Medical Parkway, Carrollton, TX 75007
866-523-3452 toll free, Fax: 972-512-5824

This is not a major medical health or ACA Qualified Health Plan.

Coverage is underwritten by Catlin Insurance Company, Inc.,
3340 Peachtree Rd, NE Suite 2950, Atlanta, GA 30326.

Policy Rider Series # AHAG 407

Group Critical Illness Insurance (Windsor)

Coverage is available to all active members of United Business Association and their eligible spouses between the ages of 18 and 64. We pay a benefit if a Covered Insured is diagnosed as having a Critical Illness for the first time.

We pay this benefit only if the Critical Illness First Occurs after the Effective Date of Coverage for that Covered Insured and while the Covered Insured's coverage under this Group Policy is in force. We pay a Covered Insured's Critical Illness Benefit only one time, regardless of the subsequent occurrence of the same or different Critical Illness in that Covered Insured.

It is a lump sum benefit. Once the benefit is paid, coverage for that Covered Insured under the Certificate terminates. Coverage is underwritten by Windsor Life Insurance Company. Claims for benefits shall be administered based on the Master Policy issued to United Business Association. A copy of the certificate is available on request. Not available in CT, MA, NH, NY and VT.

Benefits:

\$2,000 Critical Illness Benefit upon first diagnosis of a Covered Critical Illness in the first 12 months after the Effective Date.

\$20,000 Critical Illness Benefit upon first diagnosis of a Covered Critical Illness after the first 12 months from the Effective Date.

Covered Critical Illnesses

Life-Threatening Cancer: Includes only those types of cancer manifested by the presence of a malignant tumor, characterized by the uncontrolled growth and spread of malignant cells that invade tissue, blood or the lymphatic system. As used herein, Leukemia and Hodgkin's Disease (except Stage 1 Hodgkin's Disease) shall be considered Life-Threatening Cancer. Does not include : 1) premalignant tumors or polyps; 2) cancer in situ; 3) carcinoid of the appendix; 4) Stage 0 transitional carcinoma of

urinary bladder; or 5) any skin cancers other than malignant melanomas.

Heart Attack: An acute myocardial infarction resulting in the death of a portion of the heart muscle (myocardium) due to a blockage of one or more of the coronary arteries and resulting in the loss of normal function of the heart.

Stroke: An acute cerebrovascular accident producing neurological impairment and resulting in paralysis or other measurable objective neurological deficit persisting for at least thirty (30) days. This definition of Stroke shall specifically exclude transient ischemic attack (mini-stroke), head injury, chronic cerebrovascular insufficiency and reversible ischemic neurological deficits.

For Claim Assistance, use the contact information listed in your member guide.

Note: Always include the Covered and Primary Insured's Name, current address, and Certificate number when addressing claims. All claims must be notified within 30 days after a covered loss occurs or starts, or as soon as possible.

This is not an individual major medical health plan. This plan was designed to coordinate with a major medical high deductible plan.

This is not an individual major medical health plan. This plan was designed to coordinate with a major medical high deductible plan. The Group Critical Illness Insurance coverage from Windsor Life Insurance Company is only available in all other states not listed in the other Group Critical Illness Insurance description.

Group Term Life

Coverage is available to all active members of United Business Association and their eligible spouses between the age of 18 and 64. We will pay the amount of Member Life Insurance shown in the Schedule of Benefits to your Beneficiary upon receipt of due proof of death. This benefit is ONLY available in: AL, AZ, CA, CO, FL, GA, IL, IN, KY, MI, MO, MS, MT, NE, NM, OH, OK, PA, SC, TN, TX, VA.

Coverage will become effective upon your effective date and collected dues with the United Business Association. Benefits will be payable and all other terms and conditions of this insurance will be in accordance with the Group Policy issued and any certificates, amendments, riders, and endorsements.

Insurance for an Insured Member or their Eligible Spouse will end at age 65.

It is a lump sum benefit. Once the benefit is paid, coverage for that Covered Insured under the Certificate terminates. Coverage is underwritten by Investors Heritage Life Insurance Company. Claims for benefits shall be administered based on the Master Policy issued to the United Business Association. A copy of the certificate is available upon request.

Benefits Payable

\$10,000 Member Life Insurance for Insured Member

\$10,000 Member Life Insurance for Eligible Spouse

For Claim Assistance, use the contact information listed in your member guide.

Note: The \$5,000 Term Life benefit was not available to any UBA Member prior to 8/1/13. Not available in FL or MO prior to 11/1/13. Not available in CA, IL or MI prior to 4/1/14; in CA this benefit is underwritten by Puritan Life Insurance Company of America. Not available in IN, KY or OK prior to 5/1/14.

PrePaid Lab Discounts

The United Business Association now offers direct-to-consumer medical lab tests. Through MDLabTests.com, you get access to physician approved lab testing services anywhere in the United States.

At MDLabTests.com, our advisory team & nationwide physician network are here to not just save you time & money, but to make sure that the Lab Tests you order Online will help you take control of your own health care needs.

MDLabTests.com has physician partners that will refer you to collection sites across the country. Appointments aren't always necessary and most locations are open on Saturdays.

To access this benefit and view the tests offered, go to the website listed in your member guide.

Our Lab Test offering is always expanding, if you are unable to find your tests, please contact at the phone number listed in your member guide.

* All patient requests for testing are submitted for review and approval by the physician in the state labs are collected in accordance to all State Laws and Statutes.

MDLabTests.com is NOW AVAILABLE in New York, New Jersey, Massachusetts & Rhode Island for WELLNESS & STD TESTING ONLY (part of a limited usage pilot program) and Maryland is still unavailable for the time being.

PLEASE NOTE - Once an order is placed, there is typically a 24 hour turn-around on when you'll receive an email with your requisition. This is an online physician referral service where you must order and pay for all of your services prior to visiting the collection site. Our physician network will review all orders & results to recommend additional counsel or treatment if needed.

Each order has a processing fee of \$6.00 applied to the order at checkout, per order. If you order (4) or more tests in a single order, the \$6.00 processing fee will be waived. For the closest collection site, simply click on the tab "Locate A Test Center" and enter your zip code. Patients ordering STD Testing will receive an email instructing them to call in and speak with a representative by phone prior to receiving a written copy of their results via secure email. All positive STD results may be required by law to be reported to your State and/or local public health authority.

This is not major medical insurance.

UBA Prescription Discount Program

Includes ALL Prescription Drugs

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

Significant Savings

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

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

Everyone Can Save

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

Web Tools

Visit the website to:

- Locate a participating pharmacy
- Get your discounted pharmacy pricing
- Check mail order pricing
- Research your drug and cost effective alternatives

Participating Pharmacies

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

Albertsons	A & P	Bi-Lo
Costco	CVS	Duane Reade
EPIC	Giant Eagle	HEB
HY-Vee	Kmart	Kroger
Longs	Marc's	Meijer
Oscor	Rite Aid	Safeway
Sav-on	Supervalu	Target
Tops	United	Walgreens
Walmart	Wegmans	Winn Dixie

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

Travel Assistance Plan

As a member, you receive the following benefits through the Travel Assistance Program when traveling more than one hundred (100) miles from your permanent place of Residence, and the trip duration is ninety (90) consecutive days or less if an accidental injury or sickness commences during the course of the covered trip. The following is a summary description only of the program's services. If you have any questions, please call the customer service number provided with your benefit information.

ALL BENEFITS AND SERVICES MUST BE PRE-ARRANGED BY THE ASSISTANCE PROVIDER COMPANY BY CALLING THE NUMBER IN YOUR MEMBER GUIDE.

- **Emergency evacuation.** If an insured incurs an accidental injury or sickness and adequate medical facilities are not available locally in the opinion of the assistance company physician, the assistance company will arrange an emergency medical evacuation (under medical supervision if necessary) by whatever means necessary to the nearest facility capable of providing adequate care. Covered expenses include transportation and related medical services (including cost of medical escort) and medical supplies necessarily incurred in connection with the emergency evacuation. All transportation arrangements made for the emergency evacuation must be made by the most direct and economical route possible.
- **Medically necessary repatriation.** After initial treatment and stabilization for an accidental injury or sickness suffered by the insured, if the attending physician deems it medically necessary, and the assistance company physician agrees, the assistance company will arrange transport for the insured back to his or her permanent place of residence for further medical treatment or to recover. Covered expenses include transportation and related medical services (including escort if necessary) and medical supplies necessarily incurred in connection with the repatriation. All transportation cost made for repatriation must be by the most direct and economical route possible. Emergency Evacuation and Medically Necessary Repatriation Total Combined Limit Up to USD \$100,000.
- **Transportation of mortal remains.** In the event of the death of an insured, the assistance company will provide for the return of mortal remains. Covered expenses are the following: locating a sending funeral home, transportation of the body from the site of death to the sending funeral home; preparation of the remains for either burial or cremation; transportation of the remains from the funeral home to the airport; providing the minimum necessary casket or air tray for transport; consular services (in case of death overseas); procuring death certificate; transport of the remains from the airport to the receiving funeral home. Once the insured's body has been delivered to the receiving funeral home, this coverage ends. Up to USD \$20,000.
- **Transportation of Traveling Companion.** In the event an insured requires emergency medical evacuation by air ambulance or repatriation by commercial airlines provided in this

agreement, air transport of the insured spouse or other family member or traveling companion will be provided so that person may accompany the insured in flight, subject to space availability, giving priority to medical equipment and medical personnel aboard and for the welfare and safety of the insured receiving services in this agreement. All services in connection with transportation of traveling companion must be preapproved and arranged by the assistance company. Up to USD \$5,000.

- **Family Visitation.** When a member is traveling alone and is hospitalized for more than seven (7) consecutive days, the Assistance company will arrange transportation to the place of hospitalization for a chosen person by the insured, provided repatriation is not imminent. Covered expenses include the cost of the most direct economy round trip common carrier ticket to the place of hospitalization. Up to USD \$5,000.
- **Transportation of Dependent Children.** When dependent children, traveling on a covered trip with the insured, are left unattended as the result of an insured's injury or sickness, the assistance company will arrange to transport such minors to the domicile of a person nominated by the insured or next of kin. Covered expenses include a one way common carrier economy ticket by the most direct route. Attendants will be provided if necessary. Up to USD \$5,000.
- **Vehicle Return.** In the event an insured should suffer from a certified illness, injury or death which requires emergency medical evacuation/medical necessary repatriation or transportation of mortal remains and the insured is thereby unable to drive his/her vehicle, this assistance will provide vehicle return service for ground vehicles such as cars, trucks, vans, travel trailers or motor homes, operated by the insured, to the insured permanent residence. This benefit will pay the cost, up to USD \$1,000 for fuel, oil, driver and tolls to affect such return. The insured will bear the cost of any repair due to mechanical breakdown, en route, as well as cost for food and accommodations. The vehicle must be in condition capable of being safely operated on the highway. All services in connection with vehicle return must be preapproved and arranged by the assistance company. All coverages apply only when the insured is traveling more than 100 miles from the insured permanent place of residence and the trip is 90 consecutive days or less. Covered expenses are reasonable and customary expenses for necessary transportation, related medical services and medical supplies incurred in connection with the coverage's listed above. All transportation arrangements made must be by the most direct and economical routing possible. Covered expenses for transportation must be recommended by the attending physician, required by the standard regulations of the conveyance transporting the insured and arranged by the assistance company. Up to USD \$1,000.
- **24-hour Information Service.** Should the Participant need information before and/or during travel he/she may call the Assistance Provider 24 hours a day to obtain help. The multilingual staff is prepared to assist and coordinate the management

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of a wide variety of travel related situations. Services include but are not limited to information on required documents, immunization requirements, State Department Travel Advisory warnings on travel to certain locations, weather and hazard information about foreign locations, suggested medical exams or treatment before departure and medical care en route.

- **Medical Monitoring.** Should the participant need to be medically monitored, the Assistance Provider's duty physician will monitor the case, while liaising with the participant, the local attending physician, the family physician and the medical director of the Assistance Provider.
- **Medical Referral.** Should the Participant need help locating a Physician or Hospital, the Assistance Provider will provide referrals to a local prequalified Physician and/or Hospital.
- **Guarantee of Medical Expenses.** Should the Participant need help for overseas medical payments the Assistance Provider will assist in the arrangement of payment or guarantee of payment to Medical Providers. Subject to the quality of the Participant's confirmed personal credit.
- **Insurance Coordination.** Should the Participant need help for overseas medical claims, the Assistance Provider will assist him/her in coordinating the claims procedure with the Participant's insurance program.
- **Lost Documentation Service.** Should the Participant need help to replace lost or stolen travel documents (i.e., passport, baggage, tickets, credit cards, etc.), the Assistance Provider will advise and assist where possible regarding their replacement.
- **Legal Assistance.** Should the Participant need help arranging local attorneys, embassies and consulates, arranging bail, or coordination of payment for legal services the Assistance Provider will provide referrals and payments, from available resources of the Participant.
- **Emergency Delivery of Prescription Items.** Should the Participant need prescription medication or lenses not available locally, the Assistance Provider will organize the delivery of the prescribed item to the Participant upon written authorization from the prescribing physician when possible and legally permissible.
- **Emergency Cash Transfer and Advances.** Should the Participant need cash as a result of loss or theft, the Assistance Provider will arrange for emergency cash transfers and advances through additional sources, including hotels, banks, Consulates and Western Union, up to a limit of \$500 per transaction. All transactions are subject to any government regulation and to the availability of the Participant's confirmed personal credit.
- **Language Assistance.** Should the Participant need help communicating in a foreign country, the Assistance Provider will provide telephone interpretation.

Limitations and Exclusions:

The following conditions represent coverage exclusions:

1. Suicide or attempted suicide;
2. Intentionally self-inflicted injuries;
3. War, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), civil war;
4. Participation in any military maneuver or training exercise;
5. Mental or emotional disorders, unless hospitalized;
6. Being under the influence of drugs or intoxicants, unless prescribed by a Physician;
7. Commission or the attempt to commit a criminal act;
8. Participation as a professional in athletics;
9. Pregnancy and childbirth (except for complications of pregnancy);
10. Travel undertaken for the specific purpose of securing medical treatment; and
11. Bodily Injury or Sickness which can be treated locally and does not prevent the Insured from continuing his or her journey or from returning home.

This benefit is NOT available to residents of Florida or Connecticut.

CallMD

Have a non-emergency medical question you want answered right away? Need a non-narcotic prescription but can't reach your doctor? Can't afford to miss work, but don't want to risk your health or the health of your family members? If you are like most Americans, you've answered "yes" to at least one or more of these questions.

Now, thanks to CallMD, there's a nation-wide network of registered nurses and licensed medical physicians standing by to take your phone call. That's right. 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.

CallMD is available 24/7/365.

So, next time you come down with one of those common ailments and you are having trouble getting in to see your regular doctor or just need a more convenient alternative, try CallMD. Help is just a phone call away.

Visit our website for other great healthcare related information: www.CallMD.com.

Contact CallMD today at the number listed in your member guide. Mention you are an association member to get your first three telephone consultations at no cost.

24-Hour Nurse Helpline Plan

The 24-Hour Nurse Helpline is designed to help members become more informed about their healthcare. The Nurse Helpline is a 24/7 confidential telephone service that allows members to ask questions and receive information about their health, illnesses and medications. There is no cost to use the Helpline.

Members have unlimited access to registered nurses via a toll-free number 24 hours a day, 365 days a year. These nurses are specially trained to offer prompt, confidential medical counseling to help members make informed decisions about their health and the medical care they receive. However, our nurses do not diagnose or provide treatment.

The services include:

- Toll-free, confidential availability to registered nurses 24 hours a day at the number listed in your member guide.
- Guidance and information for dealing with common ailments.
- Explanations on what to expect during medical tests.
- Help from a registered nurse who can answer questions regarding:
 - Diagnostic and surgical procedures
 - A recently diagnosed medical condition
 - Prescription and over-the-counter medication information

[BBINS-424]

Health Savings Account with HSA Bank®

Get a Health Savings Account today. Start saving more on healthcare. When combined with a high deductible health plan (HDHP)*, this health savings account from HSA Bank offers you health savings and tax advantages that a traditional health plan can't duplicate.

United Business Association Members can set up their own HSA Account and will receive a 20% discount on the monthly administration fee. The set-up fee will also be waived for all members.

How to get started?

- Go to the website listed in your member guide and click on Members.
- Click on the HSA Bank Enrollment link. (You can also click on your plan and view it among the benefits.)
- Complete the online application. There is a choice of enrollment for employers or individuals (not tied to an employer).

Start saving more on healthcare.

**This benefit is not a High Deductible Health Plan and is not major medical health insurance. The Association is not responsible for tax advice or implications.*

GymAmerica.com

As an Association member, you and your family receive special pricing at GymAmerica.com*, the all-in-one interactive toolkit for the personalized diet and exercise program made to fit just one person: you. GymAmerica.com features Genesant's state-of-the-art nutritionist and personal trainer software, honored by Forbes magazine with its "Best of the Web" award.

GymAmerica.com features:

- Personalized meal plans tailored to your needs and goals
- Interactive program that uses your entered results to keep your diet on track
- Smart weekly grocery shopping lists
- Convenient at-a-glance calorie, fat, carb, and protein totals
- Customized workouts to match your fitness level
- Access-Anywhere online workout calendar and log

Use the Web's best interactive exercise and diet program to get your body in shape! Association members receive the promotional discount price—three months for the price of two—of only \$19.98. Visit the website and sign up today!

**GymAmerica.com is a proprietary Web property of Genesant Technologies, Inc.*

LensCrafters Vision Club

Your member I.D. card brings you and your eligible family members special rates on the following:

Welcome to the privileges of LensCrafters Vision Club.

- Savings at all LensCrafters locations nationwide.
- 20% discount on all purchases at any LensCrafters.
- Discount may be used by all family members, with unlimited usage!
- Lenses ground to prescription specifications in **about one hour**.
- More than ten times the **frame selection** of ordinary optical stores.
- **Complete satisfaction guaranteed!**

Present your membership card at time of purchase to receive the discount. For a location nearest you, call the number in the member guide.

MedScript Discount Prescription Drugs

You can now **SAVE UP TO 50%** off Average Wholesale Price on your prescription drug needs through MedScript Cash Discount Plan, an innovative cost containment program available for individuals who do not have insurance or whose insurance does not adequately cover their medications.¹

This exclusive membership service will allow you to access low prices on your prescription drug needs... plus, have them delivered right to your front door!

It's So Easy To Get Started!

1. Simply fill out and mail the First Order Information & Enrollment Form printed in your member guide.
2. Or, call the number listed in your member guide to enroll and order if you are in a hurry.
3. Use the given code when calling for price quotes and orders.
4. First orders are shipped within 72 hours by either first class mail or UPS. Subsequent orders or refills are generally shipped within 48 hours.²

MedScript, a subsidiary of LDI Integrated Pharmacy Services, is a St. Louis-based mail service pharmacy.

MedScript ensures prescription accuracy by employing strict quality control measures involving multiple checks by authorized pharmacy personnel and licensed pharmacists. MedScript's sophisticated computer system carefully monitors your profile for drug interactions, allergies, and unusual dosage situations. MedScript will even provide annual purchase records for insurance and tax purposes.

This exclusive service is available to you at no extra cost... start enjoying this fabulous time and money saving service today!

¹ Individuals receiving benefits from Medicare, Medicaid or other federal or state health care programs are ineligible for membership in the MedScript Cash Discount Program.

² MedScript will only dispense medications to individuals with a valid prescription issued for a legitimate medical purpose based upon a medical relationship with a prescribing practitioner. MedScript reserves the right to refuse to fill prescriptions where it is believed the prescriber is not prescribing within the parameters set forth by the state in which they are licensed and/or the Missouri State Board of Pharmacy.

Discount Hearing Service

Association Hearing Services 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 professional, licensed staff are happy to discuss your hearing needs and provide recommendations for the best solution to your hearing problems.

If you already have results from a hearing test, you can either email, fax, or send the information to the Hearing Service. Or you can take a free online hearing test yourself by visiting the website listed in your member guide.

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. Association Hearing Services has over 45 years of experience and hundreds of thousands of satisfied clients.

Call or write today for additional information and a free brochure at the contact information listed in the member guide.

Gateway Medicard

In an emergency, getting vital health information to medical personnel quickly could be critical. Your Gateway Medicard keeps your personal medical profile handy at all times. Carry it with you at work, on vacation, or just walking in your neighborhood. You'll feel more secure knowing emergency medical personnel will have access to data needed to administer appropriate care.

When you send in your completed Gateway Emergency Medical Data Form, it is reduced in size and printed on a durable plastic card. It is easy to read with a standard magnifying glass routinely carried by medical professionals. Please note that separate papers or other forms cannot be accepted; be sure all information appears on the Gateway Emergency Medical Data Form.

As a member, you may order one free medical card per account each year. It's important to update your card annually to ensure your data is current. You will receive a reminder and renewal form every 12 months. If you need to update your card more often, you may do so for only \$5 each. You may also order cards for your spouse, children, and other family members for only \$5 each. Similar cards cost \$8 to \$20 from other sources. To order extra cards, request and complete an additional Gateway Emergency Medical Data Form for each individual.

To print a Gateway Emergency Medical Data form, please visit the website listed in your member guide. If you do not have online access, call the number listed in your member guide for a form.

Free Vitamins

A strong immune system helps fight many of the illnesses that occur, and can delay the aging process. Study after study shows that proper supplementation with nutrients, vitamins, and herbal remedies can help prevent many "inevitable" ailments.

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

This private-label program provides the same quality vitamins as are currently found on the shelves of pharmacies, supermarkets, and other retail outlets. These one-a-day formulas are complete from A-Z. The multi-vitamins your family will receive are one of the leading brands sold by health care professionals.

To order your free vitamins, call the number listed in your member guide, or go to our website and order online.

24-Hour Emergency Roadside Assistance

Association Members can gain peace of mind on the road by registering for Emergency Roadside Assistance. Once 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.

You will be covered for the first \$50 per occurrence for each covered emergency expense, including towing, flat tire assistance, battery service and lock-out service.

You are responsible for paying providers directly for any charges over \$50 per occurrence and for any non-covered expenses. Payment is required at the time services are rendered.

To be eligible for coverage, you must register in advance of using the service and receive your roadside assistance membership cards. Only one service call for the same cause will be covered during any seven-day period.

To register, simply call Member Services at the number listed in your member guide. Road America will send you a membership kit detailing the services of the program.

Please note: United Business Association will start accepting applications for this program on January 1, 2014.

Graduate College Scholarship Program

United Business Association (UBA) will award 10 scholarships on an annual basis to graduate students who are pursuing a business degree and who meet the criteria listed below. All requested information must be received by the Scholarship Committee before your application will be considered. Please complete both sides of the application before submission, and print clearly.

1. You must be either: a) UBA Member whose membership is current and has been in good standing for the past 6 consecutive months; or b) spouse or child (28 years or younger) of a UBA Member whose membership is current and has been in good standing for the past 6 consecutive months.
2. You must have a 3.0 or higher cumulative Grade Point Average at your current educational facility and you must be pursuing a graduate degree in business. You must be able to show your GPA to the Scholarship Committee by emailing, faxing or mailing current educational facility-generated documents.

To download the UBA Graduate College Scholarship form, go to the website listed in your member guide.

United Business Association will start accepting applications on January 1, 2014. The first scholarship awards will be given out in June 2014 for the 2014 Fall Semester. All subsequent scholarship application deadlines will be January 1st of every year with the awards given out in June of the same year.

For first-time applicants, you will also need:

- A brief essay about why you feel you deserve a UBA Graduate Scholarship. Include your goals.
- Two letters of recommendation. One letter should be from a teacher or administrator.
- Your college transcript. Please send grades from the semester prior to the application deadline.
- A list of your extracurricular activities and clubs.
- Any other information you feel is pertinent to your being considered for this scholarship.

Email, Fax, or Mail your application and all supporting documents to:

Email: See the number listed in your member guide.

Fax: See the number listed in your member guide.

Mail: United Business Association Scholarship Committee

Note: Recipients of the United Business Association Graduate College Scholarship program funds may be advised to declare these proceeds based on applicable state and federal income tax rulings.

UBA Pet Prescription Plan

The United Business Association Pet Prescription Plan is your retail and online source for significant savings on all pet medications.

Your first step is to simply ask your veterinarian to write you a prescription, then visit the website listed in your member guide to guide you through the simple ways you can begin saving hundreds of dollars or more per year on all your pets' medications! If you prefer you can always call our customer service team for assistance on utilizing the program.

How to Save

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

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

For pet specific medications, like Frontline and Heartgard, as well as specialty pet medications, please call our service team for pricing and ordering your pets' meds. You can find all of this information as well as participating pharmacies, prescription prices and much more at the website.

Web Tools

Visit the website to:

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

Participating Pharmacies

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

Albertsons	A & P	Bi-Lo
Costco	CVS	Duane Reade
EPIC	Giant Eagle	HEB
HY-Vee	Kmart	Kroger
Longs	Marc's	Meijer
Osco	Rite Aid	Safeway
Sav-on	Supervalu	Target
Tops	United	Walgreens
Walmart	Wegmans	Winn Dixie

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

SAMPLE

HopTheShops.com

Through a special arrangement with eGroupManager, you have preferred customer access to HopTheShops.com, a premium online shopping mall.

HopTheShops.com includes more than 150 stores. Find high quality items at low prices for the best deals in America. Each vendor in the mall has been scrutinized carefully. HopTheShops.com offers the best value on quality items coupled with excellent customer service. Here's a list of categories:

- Sporting Goods
- Travel
- Pet Supplies
- Automobiles
- Art
- Cards & Gifts
- Learning Tools/Education
- Fashion
- Wine, Liquor & Cigars
- Home & Garden
- Health & Beauty Products
- Books
- Savings & Coupons
- Office Equipment & Services
- Toys
- Computers & Electronics
- Music & Entertainment
- Food

Whether you are looking for a laptop or a new car, you can comparison shop and actually view the items before buying. All of the vendors offer secure sites, prompt delivery service, and full customer satisfaction guarantees.

Preferred Member Program

By signing up with HopTheShops.com, you will receive access to special features that are for members only. HopTheShops.com will provide you with a "Members Only" newsletter, as well as special offers and discounts from their vendors (beyond the discounts already offered).

Why Are Prices Lower On The Internet?

Internet merchants do not have the costs of maintaining a brick and mortar storefront. They also sell in large volume. This large volume, coupled with the lower overhead, results in savings for you.

How To Access HopTheShops.com

1. Go to the website listed in your member guide.
2. If you have previously registered at eGroupmanager, enter your e-mail address and password in the "Cyber Mall Log-in" section.
3. If this is your first visit, click on "Register" in the "Become a Mall Member" section. Please fill in all of the information fields to open your account. You may also use this same e-mail address and password to access your association services and information at www.egroupmanager.com.
4. If you have questions, contact HopTheShops.com by phone, by fax and by mail at the contact information listed in the member guide.

True Car Auto Buying Service

You can save time and money shopping for a new or used car with the Member Auto Buying Service through True Car. Members receive exclusive pricing and price protection, so you will be guaranteed to receive the lowest price. You have access to True Car's network of thousands of Certified Dealers and will experience hassle-free buying at home and at the dealer.

How It Works

1. Price Your Car—See the upfront price and compare it to what others paid. True Car pre-arranged pricing with their network of Certified Dealers to give you a hassle-free buying experience, at home and at the dealer.
2. Locate Your Dealer—Once you have decided on a vehicle, you can connect with local Certified Dealers to schedule a test drive and confirm availability.
3. Test Drive and Buy—Print your exclusive Price Protection Certificate and bring it to the dealer for a hassle-free purchase.

How to Use This Service

Visit the website listed in your member guide to start shopping for your new car.

TravelerBonus.com

TravelerBonus is a travel club tailored for our members to offer both the regular savings you would find using familiar online search engines but with the added bonus of a rebate once you've finished your vacation.

1. To access this discount, go to the website listed in your member guide.
2. Once you log in, you'll receive a pop up that includes a schedule of rebates, a rebate coupon to print and return, and a list of rules for utilizing the program. Continue to use the page to book your trip.
3. Simply return the completed rebate coupon once you've finished your stay.

Child ID Card Services

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're 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.

For each child you register, you'll receive two wallet-sized cards showing the child's photo and vital statistics, including identifying marks and special medical needs. The card also provides instructions for parents on how to quickly notify authorities if an abduction occurs.

Best of all, registration of your first two children is FREE as part of your association membership. Registration of additional children is available for a nominal fee.

How to Register

The SafetyNet Child ID Card registration application is available for download at the website listed in your member guide. If you do not have Internet access, call member services for a SafetyNet Child ID Card registration application.

Car Rental Discounts

Take advantage of affordable auto rental rates from Avis®, Budget® and Dollar® Rent A Car.

Using this Service is Easy!

1. Call any participating car rental company to arrange for a car rental. 24-hour advance reservations are required. Have your credit card number available for payment when you place your reservation.
2. Give the representative the Member ID number listed below.
3. You will be quoted a special, member discount rate. Rates are based on the type of car you want and the area where you rent. Discounts apply to weekly, daily, promotional and holiday rates, as well as some weekend rates.
4. Show your Association Member ID card when you pick up your car.

Toll-Free Reservations

See the phone numbers listed in your member guide.

*Note: Some blackout dates and restrictions may apply.
24-hour advance reservations are required.*

Discounts at National Theme Parks

Anheuser-Busch Theme Parks Club

Sign up for your Adventure Club Card and save on the most thrilling rides, shows and entertainment around. Your membership is good at the following theme parks:

Sea World California	Sea World Texas
Sea World Florida	Busch Gardens Florida
Adventure Island	Water Country USA
Busch Gardens Virginia	Sesame Place

Universal Studios Hollywood and Florida Fan Club Card

Your Fan Club Membership entitles* you to:

- Admission discounts to any Universal Studios Theme Park
- Reduced rates at resorts, hotels and campgrounds
- Special savings at any Universal Studios Hollywood and Florida Gift Shops
- Exclusive vacation package values
- Save on rental cars, restaurants and other attractions
- Many other exclusive savings and benefits

*Certain restrictions apply.

Six Flags V.I.P. Card

Save up to 40% on admission with the V.I.P. Card good at these Six Flags Theme Parks:

Six Flags America, Baltimore/Washington, DC
 Six Flags over Texas & Hurricane Harbor, Arlington, TX
 Six Flags St. Louis, St. Louis, MO
 Six Flags, Fiesta, TX
 Six Flags Great Adventure & Wild Safari and Hurricane Harbor, Jackson, NJ
 Six Flags Over Georgia, Atlanta, GA
 Six Flags Great America, Gurnee, IL
 Six Flags Elitch Gardens, Denver, CO

Six Flags V.I.P. cards are available only through the operating season, March through October.

How the Discount Program Works

To order, print and complete the Theme Parks Membership Cards Order Form printed in your member guide and mail it to the address indicated. Your FREE membership card(s) should arrive in 2-3 weeks.

NOTE: Adventure Club Cards, Fan Club Cards and V.I.P. Cards will be fulfilled based on availability.

1800Flowers.com

As an association member, you can save **15%*** when you order flowers and/or gifts from 1800Flowers.com, one of America's top providers of floral and specialty gifts.

You'll enjoy top-quality customer service with same-day delivery on many items. 1800Flowers.com and its gourmet food brand, 1800baskets.com, offer a wide range of gifts: flowers, plants, plush toys, and balloons, plus gourmet food, gift baskets, cookies, brownies, popcorn, fruit, wine and spa products.

Whether for Get Well, New Baby, Just Because or Bereavement, 1800flowers.com has the right gift for the right occasion.

Getting your 15% discount is easy. Simply call the number listed in your member guide, or order online.

*Note: *Prices & Discounts are exclusive of applicable service and shipping charges and taxes. Items may vary and are subject to availability, delivery rules and times. Offers available online and by phone. Offers cannot be combined, are not available on all products and are subject to restrictions, limitations and blackout periods. Prices and charges are subject to change without notice. Void where prohibited. © 2011 1800FLOWERS.COM, INC.*

Hewlett-Packard Computer and Digital Equipment

Hewlett-Packard, a worldwide leader in computers and other digital hardware, has the right solution for your business or home office. As a member, you receive discounts on HP notebooks, laptops, desktops, servers, printers, digital cameras, handhelds, point-of-sale (scanners, cash registers, etc.) and more.

Discount levels vary based on product—generally from **3%-10%** off. Monthly promotions are available such as free shipping on discounted printing supplies, rebates and other value-added member benefits.

To order, call HP at call the number or visit the website listed in your member guide.

ADP Payroll Processing

Give your business the ADP advantage today!

- 25% discount on processing costs (minimum 25% off for **new** customers, and up to 25% off for **existing** customers)*
- FREE month of payroll processing services
- Waived one-time setup fee

Example: If the current discount is set at 15%, ADP will increase the discount by 10% for a 25% total discount.

Industry-Leading Payroll Processing

ADP helps you focus on what you do best—running your business. ADP helps thousands of clients every day by processing payroll, calculating, depositing, and filing payroll tax documents. ADP combines technology and process to reduce the amount of time you spend incorporating your payroll tax data. Submit your payroll by phone, fax, or Internet.

We'll process your payroll, handle the tax filing, and provide net pay via full services direct deposit, traditional paychecks, or pay cards. Save more time with ADP's solutions for: Workers compensation; unemployment compensation; human resource services; benefits administration; and retirement services.

You can rely on ADP®, a company with 60 years of expertise that pays 1 in 6 U.S. employees. Designed to be simple, straightforward and intuitive, ADP's powerful Web-based payroll application for small businesses makes it simple to run your payroll anywhere, anytime, and from any Internet connection.

*TotalSource customers are not eligible for the 25% discount.

Visit the website listed in your member guide for your discount.

Office Depot Office Supplies and Furniture

Sign up for the Office Depot program and qualify for discounts off the list price on over 16,000 items. Members report they save an average of **30%** when compared to their previous office supplies provider. Buy online from the discounted member website, by phone or fax, or in the retail stores. There is FREE SHIPPING for members.

You'll also get **40%** discounts on in-store high-speed and self-service digital B/W and color copying services (including transparencies, reports/newsletters, brochures/flyers, presentations, and photographs) plus document binding services (finishing and laminating)—everything you need for meetings and conferences!

Online offerings include: custom stamps (date stamps, signature style, corporate seals and embossers/notary seals) and custom printing (business cards, letterhead, envelopes, memo pads, announcements, carbonless forms, custom labels).

To get your Office Depot account and password, complete the registration form at the website listed in your member guide.

UPS Express Delivery Services

Improved program—featuring lower rates! Member discounts on UPS delivery services include:

- **14%-28%** off Next Day Air®/Next Day Air® Saver Letter/Package and Worldwide ExpressSM Export/Worldwide SaverSM Export Letter/Document/Package
- **10%-21%** off UPS 2nd Day Air® A.M. and 2nd Day Air® Letter/Package, 3 Day SelectSM (package) and UPS Worldwide Expedited (document/package)
- **1%-5%** off UPS Standard to Canada
- **10%** off UPS International Import including UPS Worldwide ExpressSM/SaverSM/ExpeditedSM/Standard to Canada

To sign up, call UPS at the number listed in your member guide.