



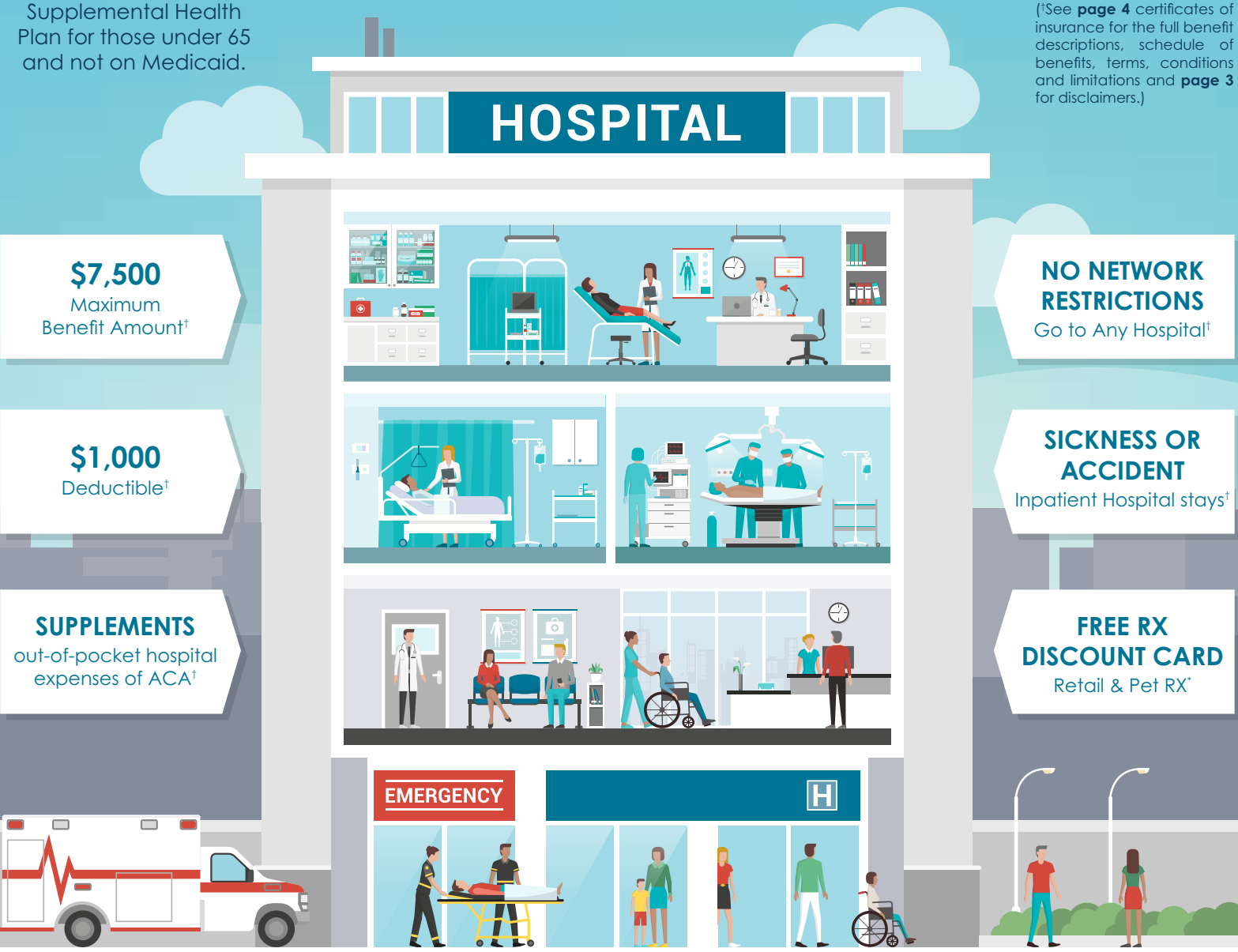
TRUGAP™ HOSPITAL

Group Supplemental Medical Insurance
underwritten by SiriusPoint America Insurance Company

DESIGNED TO SUPPLEMENT ACA BRONZE PLANS

Supplemental Health Plan for those under 65 and not on Medicaid.

(See page 4 certificates of insurance for the full benefit descriptions, schedule of benefits, terms, conditions and limitations and page 3 for disclaimers.)



\$7,500
Maximum Benefit Amount†

\$1,000
Deductible†

SUPPLEMENTS
out-of-pocket hospital expenses of ACA†

NO NETWORK RESTRICTIONS
Go to Any Hospital†

SICKNESS OR ACCIDENT
Inpatient Hospital stays†

FREE RX DISCOUNT CARD
Retail & Pet RX*

The average cost of a 3 day hospital stay is around \$30,000. ^

^<https://www.healthcare.gov/why-coverage-is-important/protection-from-high-medical-costs/>
*SiriusPoint America Insurance Company does not offer and is not affiliated with the Paramount RX Prescription discount card. This prescription discount card is not insurance.



HOW DO CLAIMS WORK?

Present Both ID Cards at Hospital

(Your ACA or Group major medical card & Your supplemental TruGap™ Card)

Provider Files a claim with your ACA or Group major medical **primary** insurance provider carrier

Your **primary** insurance carrier sends provider payment and explanation of benefits (EOB).

Provider files claim with TruGap™'s claim's administrator. TruGap™ claim's administrator sends payment to provider and EOB statement to Member.





Age <55	Ind - \$31.00 per month*	Ind+Sp - \$59.30 per month*	Ind+Child(ren) - \$55.49 per month*	Family - \$79.64 per month*
Age 55+	Ind - \$46.49 per month*	Ind+Sp - \$92.06 per month*	Ind+Child(ren) - \$59.88 per month*	Family - \$101.62 per month*

IMPORTANT DISCLAIMERS FOR THIS PLAN AND FLYER

*The monthly insurance rates above apply to coverage underwritten by SiriusPoint America Insurance Company¹.

SiriusPoint America Insurance Company does not offer and is not affiliated with the discount programs offered in connection with membership in the United Business Association (UBA).

Read the Certificate(s) of Insurance carefully (you can select the link for your state specific certificate on page 4). This flyer is a brief description of one of the various group association insurance membership products and is not an insurance contract, nor part of the Certificate of Insurance and is subject to the terms, conditions, limitations, and exclusions of the Group Policy and Certificate(s) of Insurance. **Coverage may vary or may not be available in all states. You'll find complete coverage details in the Certificate(s) of Insurance.** Group Supplemental Medical Insurance Policy is underwritten by SiriusPoint America Insurance Company, New York, NY. The insurance described in this document provides limited benefits. Limited benefit plans are insurance products with reduced benefits intended to help supplement comprehensive health insurance plans. The insurance coverage is not an alternative to comprehensive coverage. It does not provide major medical or comprehensive medical coverage and is not designed to replace major medical insurance. Further, the insurance coverage is not minimum essential benefits as set forth under the Patient Protection and Affordable Care Act. Membership plan cost for TruGap™ Hospital plan does not include the separate \$10 UBA Membership dues. You must be a member of the United Business Association in order to purchase this plan. **If there are any discrepancies between the description in this flyer and the Certificate, the Certificate will govern.**

United Business Association, SiriusPoint America Insurance Company, and HealthyAmerica are separate legal entities and have sole financial responsibility for their own products.

You must have a comprehensive ACA Bronze health plan in order to enroll in this supplemental plan.

Inpatient Hospital Plan year deductibles are per covered person with a maximum of 2 deductibles per family and Inpatient Hospital Plan Year Benefit Maximum is per covered person with a maximum of 2 times the Individual Maximum per family. There is a 30 day waiting period after effective date before coverage begins. Coverage ends when the Covered member turns 65. Plan year is a Calendar Year: For the first year is the period of time that begins on the Effective Date and ends on December 31st. For subsequent years, it is the period of time that begins on January 1st and ends December 31st.



Supplemental Health Plan for those under 65 and not on Medicaid.

VIEW STATE CERTIFICATE OF INSURANCE FOR FULL INSURANCE DETAILS INCLUDING LIMITATIONS & EXCLUSIONS

STATE	LINK TO DOWNLOAD CERTIFICATE OF INSURANCE
TEXAS	https://www.ubamembers.com/certs_trugaphospital_TX.pdf
UBA Membership Guide	https://www.ubamembers.com/sample_ubamembership.pdf
Paramount RX Discount Card	https://www.ubamembers.com/sample_paramountrxdiscounts_UBA.pdf



FOR MORE INFORMATION

AGENT NAME:

AGENT PHONE#:

AGENT EMAIL:

FOR A QUOTE AND TO ENROLL: <https://ubaapplication.com/>

Designed to supplement your comprehensive qualified medical insurance plan for hospital stays.



United Business Association
c/o TPA H A Partners / Healthy America
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ubamembers.com

TruGap™ Hospital
ConsumerBrochure
HASA-GAP-1000_v10.23